

in connection with such action, suit or proceeding, to the extent and under the circumstances permitted by the General Corporation Law of the State of Ohio. Such indemnification (unless ordered by a court) shall be made as authorized in a specific case upon a determination that indemnification of the Director, Trustee, Officer or Employee is proper in the circumstances because he has met the applicable standards of conduct set forth in the General Corporation Law of the State of Ohio. Such determination shall be made (1) by the Board of Trustees by a majority vote of a quorum consisting of Trustees who were not, and are not, parties to or threatened with any such action, suit, or proceeding; or (2) if such a quorum is not obtainable, or if a majority vote of a quorum of disinterested Trustees so directs, in a written opinion by independent legal counsel meeting the requirements of independence required by the General Corporation Law of Ohio; or (3) by the members; or (4) by the Court of Common Pleas or the court in which such action, suit or proceeding was brought.

Section 2. OTHER RIGHTS -- The foregoing right of indemnification shall not be deemed exclusive of any other rights to which those seeking indemnification may be entitled under the Articles of Incorporation, these Regulations, any agreement, vote of Member, or disinterested Trustees or otherwise, and shall continue as to a person who has ceased to be a Trustee, Officer or Employee, and shall inure to the benefit of the heirs, executors, and administrators of such a person.

Section 3. ADVANCE PAYMENT OF EXPENSES -- The Corporation may pay expenses, including attorney's fees, incurred in defending any action, suit, or proceeding referred to in Section 1 of Article IX of these By-Laws in advance of final disposition of such action, suit or proceeding as authorized by the Trustees in the specific case, upon receipt of an undertaking by or on behalf of the Trustee, Officer or Employee to repay such amount unless it shall ultimately be determined that he is entitled to be indemnified by the Corporation.

Section 4.     INSURANCE -- The Corporation may purchase and maintain insurance on behalf of any person who is or was a Trustee, Officer or Employee of the Corporation, or is or was serving at the request of the Corporation as a Director, Trustee, Officer or Employee of another corporation, domestic or foreign, non-profit or for profit, partnership, joint venture, trust, or other enterprise against any liability asserted against him and incurred by him in any such capacity, or arising out of his status as such, whether or not the Corporation would have the power to indemnify him against such liability.

#### ARTICLE X

##### BOARD OF GOVERNORS TO THE CORPORATION

Section 1.     ROLE -- The Board of Trustees may create an advisory Board of such size as may be determined by the Board of Trustees, to be known as the Board of Governors, to which the Board of Trustees may delegate duties and responsibilities as set forth in Section 2 of this Article X, but subject always to the supervision and direction of the Board of Trustees. The Board of Governors shall be nominated from the co-sponsoring organizations.

Section 2.     DUTIES -- The Board of Governors may be delegated certain duties and responsibilities for the operation of the specific housing project, for which this Corporation was organized to own, develop, and operate and manage. These duties may include, but are not limited to, admissions, activities, religious programs, public relations, building and grounds, medical and health programs, fund raising and resident relations.

Section 3. BY-LAWS -- The Board of Governors shall prepare their own By-Laws of operation.

Section 4. MINUTES -- Minutes shall be taken at all Board of Governors' meetings, copies of which shall be promptly provided to both the Member and the Board of Trustees of the Corporation and shall be preserved with all other records of the Board of Governors.

Section 5. AUTOMATIC NOMINATION OF PRESIDENT TO BOARD OF TRUSTEES -- The President or Chairperson of the Board of Governors shall be automatically nominated to serve as a Member of the Board of Trustees by his position as provided in Section 3, Article V, of these By-Laws.

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**EXHIBIT 3**

*A Description of your community support:*

*(a) A description of your links to the community at large and to the minority and elderly communities in particular*

National Church Residences (NCR), is the sponsor and manager of the Portage Trail project. NCR is qualified by over 48 years of experience in the elderly housing field. National Church Residences has had extensive experience in the development and long-term operation of more than 22,000 multifamily housing and health care units, of which approximately 20,700 serve an elderly constituency. Publications such as Contemporary Long Term Care (attached) have substantiated NCR's reputation for excellent management. National Church Residences has been recognized as the largest not-for-profit provider of retirement housing in the nation and third largest among both for-profit and non-profit providers. Moreover, National Church Residences' facilities have an average occupancy rate of 96.38%, thus demonstrating not only development but also management skills. NCR's experience spans the spectrum of racial and ethnic groups, with minority residents comprising approximately 24% of all facilities nationwide. A complete listing of NCR's housing and health care facilities is attached. Furthermore, NCR is dedicated to the physical, emotional, social, well being of the men and women in its care. As such, its community ties begin at a most basic level.

Portage Trail Village was originally known as Cathedral Apartments. One of the original marketing brochures is attached to this exhibit. The brochure describes the Cathedral Apartments as "Gracious living in a modern apartment of reasonable cost for persons 62 years of age and older". The Cathedral Apartments were constructed in 1967 under the HUD Section 202 program. Cathedral Apartments, Inc., a non-profit organization was the owner. The Reverend Rex Humbard was president of the apartment's Board of Directors and pastor at the adjacent church; the Cathedral of Tomorrow. The mission of the church included developing affordable housing for the seniors of Northampton Township (now Cuyahoga Falls).

National Church Residences was approached by the Cleveland HUD office to consider managing the apartments based on NCR's solid reputation in management of affordable senior housing. NCR accepted the challenge as part of its mission to serve seniors and preserve affordable housing for seniors.

NCR acquired the Cathedral Apartments in March of 1991. The Cathedral Apartments became Portage Trail Place. The community was so named because the historic Portage Trail, connecting the Cuyahoga and Tuscarawas rivers, runs just north of the community.



An example of community ties is Portage Trail Place's active participation in the Cuyahoga Falls Chamber of Commerce. This group consists of representatives from many of the local agencies and businesses. Many of these agencies share a mission to provide services to the elderly in the Cuyahoga Falls Area. In addition Portage Trail Village is a member of AOPHA (Association of Ohio Philanthropic Homes for the Aging) and AAHSA (American Association of Homes and Service for the Aging).

Portage Trail Village has continued to foster community ties with these and other organizations, agencies, and individuals to advocate for and deliver services to elderly persons of the Cuyahoga Falls area of Ohio. Many of these ties are an inherent result of the creation and operation of its existing housing development and through the provision and coordination of its wide array of supportive services. These linkages and ties have allowed residents at Portage Trail to age in place and to remain independent within this community

Our employees are actively involved in the community and have helped to establish important linkages which have aided our delivery of services to our residents. The Property manager is a member of the National Affordable Housing Association.

Portage Trail Village has two Fulltime Service Coordinators both of which are members of the American Association of Service Coordinators

The Service Coordinators participate in a local coalition called "Tuff Stuff". A coalition of representatives from local agencies that work with seniors and persons with disabilities meet on a regular basis to talk about challenges they are facing with getting residents the services and assistance they need. One of Portage Trail's Service Coordinators has been a part of this group for seven years.

The "Tuff Stuff" membership includes

- Local service coordinators
- Summit County Probate Court
- Adult Protective Services
- Staff from local mental health agencies
- Area police, fire, sheriff's departments
- Community Legal Aide
- Area Home Health Agencies
- Area Agency on Aging staff
- Area Hospital staff

- Area nursing home/assisted living facilities
- Fair Housing
- Haven of Rest/Harvest Home (housing for homeless)
- Mature Services
- Hospice programs
- Victim Assistance
- Durable Medical Equipment Companies
- Info Line
- Salvation Army
- Drug and alcohol treatment programs
- Office of Consumer Affairs

The two Service Coordinators working at Portage Trail participate in a monthly Networking and Training with other Service Coordinators from the area. One of Portage Trail's Service Coordinators has been a part of this group for ten years and is the chair person this year. In the last ten years the participation has grown from four to eighteen Service Coordinators. They all share the goal of trying to help find resources for their residents to assist them to age-in-place.



Portage Trail Village is also involved in various community activities. One of the resident's favorites is the annual Holiday Party. Members of the local Fire and Police Department are invited along with representatives from Social Service agencies serving the needs of Portage Trail Village residents. Portage Trail sponsors

Health Fairs throughout the year in conjunction with a Home Health Provider named Senior Select. Representatives from the Veterans Administration, Heart Association, Mobile Meal, Adult Day Service, and Durable Medical Supplies companies are some of the contributors to the event.

Portage Trail Village partnered with the American Legion to offer a program called "Honoring the Veteran". The event was held on May 28, 2008. There are twenty veterans currently living at Portage Trail. The American Legion presented each of the Veterans with a full sized flag to honor their service.



Seven years ago, Portage Trail Village asked and was granted the opportunity to be a polling site for voting. They worked with the League of Woman Voters to be given this privilege. They are a polling site for two precincts. The result has been a substantial increase in the number of registered voters in the building who are actively voting.

Portage Trail hosts a weekly Alcoholics Anonymous meeting that is open to the community. The staff was instrumental in getting this arranged. The meeting is published in the AA meeting book published by the Intergroup Office for Alcoholics Anonymous.

The Property Manager volunteers in pastoral music ministry and fundraising at her church. She plays the violin. She also volunteers for a local Al-Anon meeting while volunteering for their Founder's Day event each year.

There are numerous residents who volunteer at Grace Cathedral Church (which is next door to Portage Trail Place). The residents volunteer to clean, cook, and serve food at the restaurant housed in the church called the Cathedral Buffet.

For the past sixteen years, members of the Elk's Club has provided Thanksgiving, Christmas and Easter dinner for the residents. Dinner is served in the Community Room. It is delivered to a resident's door if they are unable to make it to the Community Room.

The Service Coordinators have partnered with local service providers and personnel to offer the following programs and services to the residents of Portage Trail:

- Mammograms by Mammovan
- Preparation of Wills and Advance Directives by Community Legal Aid

- Budgeting classes by Catholic Social Services
- Mental Health presentations by Catholic Social Services
- Nutrition classes by Senior Select Home Care Company
- Fire Safety by the Cuyahoga Falls Fire Department
- On-site banking by US Bank
- Blood Pressure and Blood Sugar checks by Senior Select Home Health Care Company
- Public Transportation and Senior Transportation presentation by the Akron Metropolitan Regional Transit Authority
- Fall Prevention Program provided by Interim Home Health Care
- Renter's Insurance by Nationwide Insurance
- Adult Day Services by CYO Adult Day Services
- Infection Prevention in the Home by Cuyahoga Falls General Hospital
- Information/Referral Services by the County Information Line
- Podiatry Home visits by a local Podiatrist
- Safety and Security by the Cuyahoga Falls Police Department
- Flu and Pneumonia vaccinations by Maxim Home Health Care
- Starting a Resident Association by the Coalition on Homelessness and Housing in Ohio (COHHIO)

### **NCR and Portage Trail Place's Ties to the Minority Community**

As part of our commitment to serving the Cuyahoga Falls area community we have developed strong ties to the minority communities.

Our staff keeps current with Federal, State and local fair housing guidelines by attending workshops whenever possible and through Cuyahoga Falls professional materials such as HUD's Handbook 4350.3; HUD clips, Assisted Housing Management Insider, and information published on the REAC website.

Portage Trail Village works with many of the area's minority organizations in providing housing and supportive services. Additionally the linkages with these organizations provide information on employment opportunities when they become available at Portage Trail Place.

## **Employment**

National Church Residence and Portage Trail Village are equal opportunity employers will fully staff integrated staff.

Vacancies are filled through NCR's rigorous hiring process, which provides opportunities for minorities and persons with disabilities. National Church Residence and Portage Trail Village distributes job notices to all staff, other social service agencies, town offices, and groups that represent minorities and persons with disabilities.

## **Resident's Council**

The Residents' Council members were involved in the development and review of the application to convert a portion of the building to an assisted living facility included representation from the minority community. 10% of the current residents are members of the minority community.

Included in this exhibit are numerous letters from individuals and organizations attesting to the community ties of Portage Trail Place. Additionally, please find attached brochures and newspaper articles which attest to Portage Trail Place's support in the local community.

## United States Senate

WASHINGTON, DC 20510-3504

### APPROPRIATIONS

RANKING MEMBER, SUBCOMMITTEE ON  
HOMELAND SECURITY

### ENVIRONMENT AND PUBLIC WORKS

RANKING MEMBER, SUBCOMMITTEE ON  
TRANSPORTATION AND INFRASTRUCTURE

### HOMELAND SECURITY AND GOVERNMENTAL AFFAIRS

RANKING MEMBER, SUBCOMMITTEE ON  
OVERSIGHT OF GOVERNMENT MANAGEMENT,  
THE FEDERAL WORKFORCE, AND  
THE DISTRICT OF COLUMBIA

October 22, 2009

Mr. Douglas Shelby  
Field Office Director  
Cleveland Field Office  
U.S. Department of Housing & Urban Development  
U.S. Bank Centre Building  
1350 Euclid Avenue, Suite 500  
Cleveland, OH 44115-1815

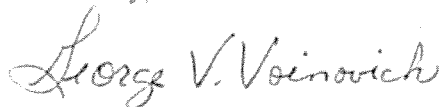
Dear Mr. Shelby:

I write in support of the grant application submitted by Portage Trail Village for funding in the Assisted Living Conversion Program (ALCP).

Portage Trail Village, a retirement community located in Cuyahoga Falls, Cuyahoga County, Ohio that is operated by National Church Residences seeks financial assistance to convert 39 units to assisted living. National Church Residences officials indicate that Portage Trail Village received funding to develop this 192-unit building from HUD's Section 202 Supportive Housing for the Elderly program. This additional financial assistance will provide for the physical conversion of 39 units of this dwelling unit into assisted living facilities and will allow older Americans the ability to 'age in place' without having to leave their homes to move to a higher level of care.

Please give all due consideration to this request. If there are any questions, please contact my grant coordinator, Linda Greenwood at (419) 259-3895. Thank you.

Sincerely,



George V. Voinovich  
United States Senator

cc: Tom Slemmer, President  
National Church Residences  
Columbus, Ohio

#### STATE OFFICES:

38 EAST SEVENTH STREET  
ROOM 2615  
CINCINNATI, OHIO 45202  
(513) 684-3265

1240 EAST NINTH STREET  
ROOM 2955  
CLEVELAND, OHIO 44199  
(216) 522-7095

37 WEST BROAD STREET  
ROOM 300  
COLUMBUS, OHIO 43215  
(614) 489-6697  
(614) 489-6774 (CASEWORK)  
(800) 235-6446 (CASEWORK)

73 WEST WASHINGTON STREET  
P.O. Box 57  
NELSONVILLE, OHIO 45764  
(740) 441-6410

420 MADISON AVENUE  
ROOM 1210  
TOLEDO, OHIO 43604  
(419) 259-3895



## City of Cuyahoga Falls

Community Development Department  
2310 Second Street  
Cuyahoga Falls, Ohio 44221  
Phone: 330/971-8135  
Fax: 330/971-8366



Susan L. Truby  
*Director*

Jennifer L. Syx  
*Deputy Director*  
Fred R. Guerra, AICP  
*Planning Director*

October 12, 2009

Ms. Cathy Petracone  
GDA Assisted Living Consultants, LLC  
167 Dwight Road, Suite 302  
Longmeadow, MA 01106

RE: Portage Trail Village Phase II - Assisted Living Conversion Program  
Cuyahoga Falls, Ohio

Dear Ms. Petracone:

The proposed project, Portage Trail Village Phase II addresses the following impediments to fair housing as stated in this community's Analysis of Impediments to Fair Housing Choice (AI) and Consolidated Plan:

- Improve Services for Low Income Persons;
- Increase the quality of neighborhood facilities for low income persons; and
- Promote affordable housing in the community.

Additionally, the project also addresses the following needs that are identified in this community's Consolidated Plan:

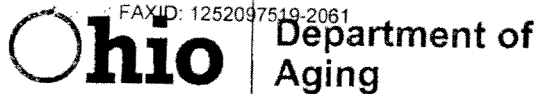
- Need for affordable elderly housing as 16% of the City's population is over 65 and 41% of the elderly are below 80% MFI;
- Need for supportive housing for the elderly so they may relocate to housing where they can continue to be independent; and
- Need for affordable housing that is affirmatively marketed for homeowners below 80% MFI, wishing to downsize and still remain independent.

Sincerely,

A handwritten signature in cursive script that reads "Denise Bell".

Denise A. Bell  
CDBG Entitlement Administrator

Enc. - HUD-2991



Ted Strickland, Governor  
Barbara E. Riley, Director

October 1, 2009

Scot Hunley  
US Department of Housing and Urban Development  
Federal Office Building  
200 N. High St.  
Columbus, OH 43215

Dear Mr. Hunley,

The Ohio Department of Aging (ODA) enthusiastically supports the National Church Residences' (NCR) application to convert three additional floors of the *Portage Trail Village* into an assisted living facility through HUD's Assisted Living Conversion Program (ALCP) grant.

ODA understands the plan is to convert 42 units of affordable housing into 39 assisted living units. This conversion supports ODA's goal of allowing low-income elderly individuals to age in place and expands the availability of assisted living waiver services.

ODA administers Ohio's Assisted Living Medicaid Waiver Program. The waiver program is in the fourth year of operation, and the demand for assisted living waiver services continues to grow. At the end of SFY 09, over 1500 consumers were enrolled in the waiver and more than 650 eligible consumers were waiting for enrollment. Approximately 23% of eligible consumers in need of a qualified and willing provider are located in the region served by the Portage Trail Village community. In September 2009, the state submitted a request to CMS to expand the approved waiver slots from 1800 to 3009.

To qualify for this program, an eligible consumer must meet Medicaid financial eligibility requirements and require hands-on assistance with two or more activities of daily living. The assisted living waiver service is provided within a three-tier reimbursement cost structure and includes: 24 hour on-site response, personal care, housekeeping, laundry, maintenance, nursing, transportation, 3 meals a day, and social/recreational programming. An individual service plan is developed for each consumer and determines the tier reimbursement (Tier I: \$50.00/day; Tier 2: \$60.00/day; Tier III: \$70.00/day). If all 39 current residents are eligible for waiver enrollment and require the highest level of service (Tier III), an annual service payment to the ALCP would be \$81,900 per month or \$982,800 annually.

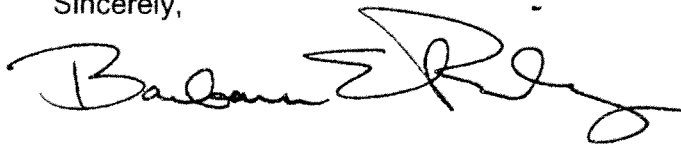
ODA is developing an additional waiver, Enhanced Community Living, to increase enriched housing options in Ohio. The Enhanced Community Living service builds upon the benefits offered by traditional personal care/homemaker services by utilizing a flexible service delivery approach and will provide on-site access to personal care, health status monitoring and care coordination to tenants of subsidized housing communities such as Portage Trail



Village. Tenants residing in the remaining unlicensed portion of the Portage Trail Village site who are enrolled in the ODA administered Medicaid waiver would be able to access this service. The availability of the new waiver service at Portage Trail Village would result in an affordable housing community that can offer three levels of service: independent, enhanced, and assisted living.

Affordable assisted living services and enriched housing settings are very much needed in the State of Ohio. We applaud NCR for submitting this application to increase the availability of housing with services in our state. We hope the U.S. Department of Housing & Urban Development looks favorably upon their application.

Sincerely,

A handwritten signature in black ink, appearing to read "Barbara E. Riley". The signature is fluid and cursive, with a large, stylized "R" at the end.

Barbara E. Riley, Director

CC: Michelle Norris, NCR Senior Vice President/ Chief Development Officer  
Hope Roberts, ODA, Assisted Living and RSS Manager



Creating Opportunities for Recovery

Administration

150 Cross Street  
Akron, Ohio 44311  
Ph: 330.996.9141  
Fax: 330.253.0377

Service Locations

Case Management/  
Psychiatric Services  
150 Cross Street  
Ph: 330.253.9388  
Fax: 330.376.6726  
Northern Summit County  
800.268.0014

Clean Sweep - Vocational  
Pathways/RSC  
Work Tech - Employment  
Intensive Treatment  
Residential - Administration  
640 Wolf Ledges Parkway  
Akron, Ohio 44311  
Ph: 330.253.9675  
Fax: 330.996.9146

Homeless Outreach  
640 Wolf Ledges Parkway  
Akron, Ohio 44311  
Ph: 330.762.4663  
Fax: 330.996.9146

Edgerton House  
117 Edgerton Road  
Akron, Ohio 44303  
Ph: 330.836.6687  
Fax: 330.836.4282

Kibler Hall  
101 Ambassador Road  
Akron, Ohio 44312  
Ph: 330.733.6203  
Fax: 330.733.5045

Maggie Carroll Smith House  
1770 2nd Street  
Cuyahoga Falls, Ohio 44221  
Ph: 330.923.9957  
Fax: 330.923.9965

October 14, 2009

To Whom It May Concern:

Portage Trail Village is requesting funding for additional units to be converted to Assisted Living. As a Case Manager for many residents in this facility, I see this as a much needed step in progressing from independent living to assisted living (Assisted Living Conversion Program) and keeping people independent in their own homes and not in skilled care.

As a concerned Social Worker, I would hope my comments would be of value to you.

Thank you,

Judy Foster, B.S., M.A.  
Community Recovery Specialist

**ADMB** Alcohol, Drug Addiction &  
**BOARD** Mental Health Services Board  
An affiliated agency of The County of Summit Alcohol,  
Drug Addiction and Mental Health Services Board

Certified by  
the Ohio  
Department  
of Mental Health



Accredited by the Commission  
on Accreditation of Rehabilitation  
Facilities





October 9, 2009

Mr. Daniel Fagan  
Director, Housing Enriched Services  
National Church Residences  
2233 North Bank Drive  
Columbus, OH 43220

Dear Mr. Fagan:

As pulpit minister of the Church in the Falls, I want to express our church's enthusiastic support for National Church Residences' plan to develop assisted living housing in Cuyahoga Falls, Ohio for very low-income elderly. In our experience working with the elderly of our community, we recognize on a daily basis that a critical need exists for affordable elderly housing and services. We are pleased to support a project addressing this housing need.

We are very supportive of the idea to create this type of housing in our community and believe that National Church Residences' experience developing elderly assisted living housing (and/or providing services to elders, and/or any other areas of expertise) will insure its success.

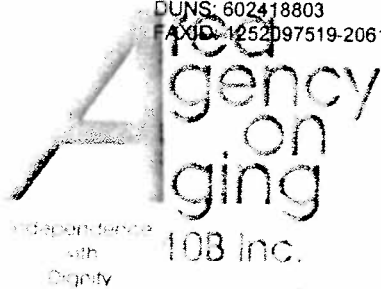
The Church in the Falls has enjoyed a long-standing collaborative relationship with Portage Trail Village, and we appreciate the opportunity to be able to provide our input on this project. We look forward to continuing the effective partnership that exists between our agencies, allowing us to achieve our mutual goal of providing supportive services to elders in our community and the residents of this proposed project.

Church in the Falls looks forward to the informational meetings planned by Portage Trail Village. We are pleased to work in coordination with Portage Trail Village and other area organizations to develop a comprehensive and holistic approach to providing affordable assisted living housing and supportive services to the community's elders and we heartily endorse Portage Trail Village in its efforts.

Sincerely,

Mark Brazle  
Pulpit Minister

cc: Nancy Dodds, Portage Trail Village



Willard P. Roderick,  
*Chairman*

Laura C. Dzurce,  
*Vice Chairman*

Charles L. Greene,  
*Vice Chairman*

David B. Reynolds, M.D.,  
*Vice Chairman*

Fran D. Rice,  
*Vice Chairman*

Julia T. DiFrancesco,  
*Treasurer*

Anne T. Nixon,  
*Secretary*

Kyle R. Allen, D.O.,  
*Chief Medical Officer*

Stephen Colecchi,  
*Immediate Past Chairman*

Joseph L. Ruby,  
*President & CEO*

*Member of:*



October 22, 2009

Mr. Tom Slemmer, President  
National Church Residences  
2335 North Bank Drive  
Columbus, OH 43220

Dear Mr. Slemmer,

The Area Agency on Aging 10B would like to enthusiastically support your HUD application for an additional 39 units to be added to your Assisted Living Conversion Plan in the existing 202, Portage Trail Village in Cuyahoga Falls, Ohio. We have visited this building many times in the past and feel this would be an excellent project for our area. Also, many of our current Area Agency on Aging PASSPORT Home Care Waiver clients live or have lived in this building.

As you are aware, The Assisted Living Waiver program provides another option for seniors needing long-term care in Ohio. Your project will allow many more people to take advantage of being able to age in place and will help to assist the state in its work with balancing the Medicaid budget. We have immensely enjoyed working with Traditions on Bath Road in Cuyahoga Falls as our initial Waiver facility and would look forward to working with a National Church Residences facility again.

Area Agency on Aging 10B is looking forward to this new project and appreciates the opportunity to express our support. Please feel free to contact us if we can be of any further assistance.

Sincerely,

  
Joseph L. Ruby  
President & CEO

JLR/no



# *Immaculate Heart of Mary Church*

1905 Portage Trail ↗ Cuyahoga Falls, Ohio 44223 ↗ Tel 330-929-8361 ↗ Fax 330-929-8496

*Let our spirit  
shine through*

October 14, 2009

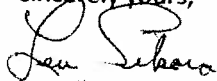
Mr. Daniel Fagan  
Director, Housing Enriched Services  
National Church Residences  
2233 North Bank Drive  
Columbus, OH 43220

Dear Mr. Fagan:

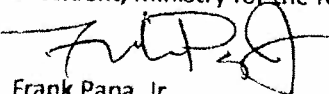
Immaculate Heart of Mary Church, through our Ministry for the Needy, has been serving those less fortunate in Cuyahoga Falls with food and monetary assistance. For many years we have assisted individual residences at Portage Trail Village, and we have been very impressed by the facilities and services provided by your organization. We commend your entire staff and particularly Nancy Dodds, Resident Services Coordinator, for their good work.

It is our understanding that you are considering expanding your Assisted Living Services for the elderly at Portage Trail Village. We can assure you that there is a definite need for affordable Assisted Living in the Cuyahoga Falls area. All of us at the Ministry for the Needy applaud your efforts and wish you every success in serving those less fortunate in Ohio.

Sincerely yours,

  
Len Sikora

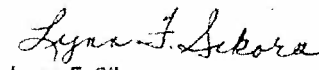
President, Ministry for the Needy



Frank Papa, Jr.  
Secretary, Ministry for the Needy

  
William T. Heller

Vice-President, Ministry for the Needy



Lynn F. Sikora  
Treasurer, Ministry for the Needy

cc: Nancy Dodds, Portage Trail Village

# Modesty's his policy

## Thomas Slemmer AAHSA Board Chairman

DON'T EXPECT MUCH fanfare when Thomas Slemmer ascends to the chairman's post for the American Association of Homes and Services for the Aging. He is not one to revel in the spotlight.

Instead of emphasizing his own accomplishments, the 60-year-old Slemmer would rather talk about the organization he has worked for since 1975 — Columbus, OH-based National Church Residences. Founded in 1961 by Presbyterian minister John Glenn, NCR specializes in the development, construction and management of housing units designed to serve low-income elderly and families.

Retired NCR board member Bill Blaine has known Slemmer for more than 30 years and says modesty is one of his most prominent traits.

"There's more to Tom than meets the eye, but he doesn't brag about his experiences," Blaine said. "He's a guy who has been dedicated to one organization for so long and has been so involved that he hasn't had the time to go out and toot his own horn. That's to be admired."

In typically humble Slemmer fashion, he won't elaborate on his experiences piloting an attack helicopter pilot for the U.S. Army during the Vietnam War. He will provide facts, however: He enlisted in 1967, served a four-year stint, attained the rank of chief warrant officer and earned the Distinguished Flying Cross.

The son of an auto body mechanic and a nurse's aide, Slemmer came from a working-class background in the rural central Ohio community of Upper Sandusky.

His parents instilled in his brother, sister and himself a strong work ethic and an emphasis on the value of education, he said.

After completing his military serv-

ice, he attended The Ohio State University, earning both bachelor's and master's degrees in community planning. He worked for the university briefly before finding his calling with NCR.

Slemmer says he was particularly impressed with how Glenn arranged to buy the Appalachian ghost town of Waverly, OH, for the purpose of turning it into a retirement center known as Bristol Village. After witnessing Glenn's success, Slemmer knew he had found his own calling.

"What I find attractive about the profession is that it combines a challenging business environment with making a difference in people's lives," he said.

During Slemmer's tenure with NCR, the organization has grown from 50 employees to 1,900. He became company CEO in 1988 and now oversees more than 250 affordable housing properties and 25,000 residents in 28 states and Puerto Rico.

The company is a 25-year AAHSA member and Slemmer has been an active participant during that period. Besides serving on the 24-member AAHSA board of directors, he also is former chairman of the development corporation and a member of the housing committee.

As an association representing nonprofit operators, AAHSA's role is to provide its members with a solid governance structure based on solid business principles, Slemmer said.

"Otherwise, you'll sputter because you will continue with resources that aren't sustainable," he said. "Resources must always be plowed back into the organization to make it stronger. As an industry, we know what we're good at, what we're passionate about and what our resources are — and there is an intersection where they will meet in the future."

Slemmer has been with NCR nearly as long as he's been married to his wife, Jody, a teacher of emotionally challenged students. They married in 1972 and have three grown children: Christa, 28, a nurse; Nathan, 26, a jazz guitarist; and John, 22, a computer engineering student at Ohio State.

When he's away from the office and AAHSA matters, Slemmer says he and his wife like to go hiking and bird watching. One of the couple's favorite locations? Michigan's Upper Peninsula, a noted breeding ground for the sandhill crane. And another place where Slemmer can avoid the limelight.

— John Andrews

## Resume

### 1967

Enlists in U.S. Army. Flies attack helicopters in Vietnam

### 1973

Earns bachelor's and master's degrees in community planning from The Ohio State University

### 1975

Meets Rev. John Glenn. Joins National Church Residences as community development planner

### 1988

Becomes president and CEO of NCR

### 1990

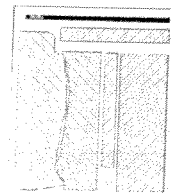
Testifies before the House and Senate Appropriations committees on senior housing needs. Also appears before Congress in 1996, 2000 and 2001

### 1995

Receives the Distinguished Service Award from AAHSA

### 2007

Becomes AAHSA chairman



# Long-Term Care NEWS

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# Creating New Long-Term Care Choices for Older Adults

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A Synthesis of Findings from a Study of  
Affordable Housing Plus Services Linkages

Mary F. Harahan • Alisha Sanders • Robyn Stone, Dr. P.H.





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## Creating New Long-Term Care Choices for Older Adults: A Synthesis of Findings from a Study of Affordable Housing Plus Services Linkages

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The Institute for the Future of Aging Services is a policy research institute whose mission is to create a bridge between the practice, policy and research communities to advance the development of high-quality health, housing and supportive services for America's aging population. IFAS is the applied research arm of the American Association of Homes and Services for the Aging (AAHSA). AAHSA members serve two million people every day through mission-driven, not-for-profit organizations dedicated to providing the services people need, when they need them, in the place they call home. AAHSA's commitment is to create the future of aging services through quality people can trust.



# Creating New Long-Term Care Choices for Older Adults

## A Synthesis of Findings from a Study of Affordable Housing Plus Services Linkages

### Introduction

The aging of the baby boomers will profoundly influence the delivery of health and long-term care services in this country. By 2030, older adults will comprise 20 percent of the population—doubling from 35 to 70 million people. As they age and face chronic illness and disability, the boomers will demand greater and more innovative long-term care choices. Of particular concern to lower-income seniors and their families will be finding affordable long-term care solutions.

Over the past several decades consumer advocates, policy makers and service providers have supported the development of new models of organizing and delivering health and supportive services to meet these new demands. In recent years, for example, substantial attention has been paid to developing licensed assisted living as a potentially less expensive and more attractive alternative to nursing homes.

The purpose of this study is to examine long-term care strategies that integrate affordable independent housing with health and supportive services so that low- and modest-income older adults who are frail and/or disabled are able to remain in the community. In this report, these strategies are called Affordable Housing Plus Services (AHPS).

### Definition

The Institute for the Future of Aging Services (IFAS) the applied research arm of the American Association of Homes and Services for the Aging (AAHSA), defines AHPS as having three elements:

- Independent, unlicensed, largely subsidized multi-unit housing where large numbers of low- and modest-income older adults live in close proximity.
- Health-related and supportive services, funded separately from the housing, and available to at least some older residents (e.g., personal care, housekeeping, meals, transportation, health and wellness services, etc.).
- A purposeful linkage connecting residents to these services supporting their ability to “age in place” despite declining health and increasing disability.

*About 1.8 million older adults—mostly poor, single women in their mid 70s to early 80s—live in federally subsidized housing—more than the number who live in nursing homes.*

## Methods

Findings from this study were generated through several methods:

1. A review of the research and evaluation literature.
2. Two informal workgroups held with AAHSA members and staff and other experts to develop definitions and identify policy and practice issues to be addressed in invitational workshops.
3. Telephone and in-person discussions with AAHSA members, other housing providers and aging and housing experts to identify exemplary programs.
4. Four invitational workshops attended by housing and aging services stakeholders to discuss the merits of, challenges to and opportunities for AHPS.

## Findings from the Literature

About 1.8 million older adults—mostly poor, single women in their mid 70s to early 80s—live in federally subsidized housing—more than the number who live in nursing homes (Wilden and Redfoot, 2002). The majority live in public housing, Section 202 Supportive Housing for the Elderly, Low Income Housing Tax Credit (LIHTC) and Section 515 Rural Rental Housing properties. Unknown numbers of low-income seniors also live in rental properties subsidized through state and municipal programs and in privately financed unsubsidized housing rented or sold at market rates without regard to income.

Research shows that many of these older residents need assistance with routine activities. The 2002 American Community Survey found that subsidized older renters were twice as likely to be disabled as were older homeowners (Redfoot and Kochera, 2004). Over half reported limitations in activities like walking and climbing stairs, compared to one quarter of older homeowners. A third reported difficulty with shopping or going to the doctor, twice that of older homeowners. Likewise, surveys of Section 202 property managers indicate the proportion of residents having difficulty preparing meals or performing personal care tasks increased almost fourfold between 1988 and 1999. Managers in the 1999 survey also reported that 30 percent of vacancies are due to residents transferring to nursing homes (Heuman, Winter-Nelson and Anderson, 2001).

Connecting residents to needed assistance is not straightforward. Discontinuities between housing and long-term care agencies are well documented (Pynoos, Liebig, Alley and Nishita, 2004; Golant, 2003; Wilden and Redfoot, 2002; Redfoot and Kochera, 2004; Lawler, 2001). For example, housing policy is largely about “bricks and mortar” and, with few exceptions, housing funds cannot pay for services. Conversely, health and supportive services financing cannot be used to pay rent unless an individual is willing to enter a nursing home or, in some states, an assisted living facility (ALF). Diverting a resident’s transfer to a nursing home is rarely the goal of housing policy. Nor is the availability of AHPS typically considered in developing long-term care policy.

Older residents themselves face barriers to getting the support they need (Pynoos, Liebig, Alley and Nishita, 2004; Golant, 2003; Wilden and Redfoot, 2002; Lawler, 2001). They are less likely than older homeowners to have family members to rely on. Community providers may incorrectly believe the housing provider is responsible for providing services. Other tenants may pressure management to evict residents who look too old and frail. Families may face difficulty in locating service providers. Housing managers may worry about their liability if confused residents leave the stove on or disturb other residents. Most often, housing providers and community services agencies simply view their missions through different lenses and lack experience working together.



The impact of AHPS is largely untested. In the 1990s, the U.S. Department of Housing and Urban Development (HUD) evaluated two of its programs designed to help seniors age in place through case management and supportive services—the Congregate Housing Services Program (CHSP) and the Hope for Elderly Independence Demonstration Program (HOPE IV). Researchers found participants were satisfied with both programs, but observed no significant impact on their nursing home use or length of residence in independent housing. These findings are not surprising given participants were found to be less disabled than those eligible for nursing homes (Ficke and Berkowitz, 2000).

The lack of research leaves policy makers and providers with little guidance on whether and which AHPS strategies are wise investments. Fortunately, however, a variety of existing programs can serve as natural laboratories in conducting impact evaluations.

*Research shows that many of these older residents need assistance with routine activities. The 2002 American Community Survey found that subsidized older renters were twice as likely to be disabled as were older homeowners*



## Inventory of Affordable Housing Plus Services Strategies

FAS has developed an inventory of AHPS programs across the country. These programs have been largely pieced together through the initiative and persistence of individual housing providers, community services agencies and, in a few cases, committed state leaders. Although not formally evaluated, they provide a rich set of examples for others.

The inventory could have been categorized in several ways. However, given the fact that a third of AAHSA's members sponsor housing that is largely publicly subsidized, we chose to divide our examples by how the housing is financed. We created further subcategories to help organize the examples. Unfortunately, it is difficult to neatly define the varying strategies and we acknowledge that some of the programs could fall under several subcategories. Also note that the examples identified here and the details included about them are not exhaustive, but are merely used for illustrative purposes.

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*A more detailed inventory can be found at [www.futureofaging.org](http://www.futureofaging.org).*

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**A. Privately Financed Housing** refers to multi-unit owner and rental housing that receives no public subsidies, but is still affordable to low- and moderate-income older adults. It may include neighborhoods of single-family homes with large concentrations of senior households. Strategies include:

1. **Housing Cooperatives** allow residents to own and control their apartments through a cooperative arrangement in which they own stock and are involved in management and programming of the property. Maintaining affordability is difficult and is typically achieved by capping the resale price (limited-equity cooperatives). Services can be informal or formal, involving joint purchasing and/or scheduling or a coordinated program staffed by community agencies or the cooperative itself. **Penn South Cooperative, New York, NY**, is a limited-equity cooperative built in 1961 with 6,200 residents. As res-

idents began to age, the co-op established a collaborative program with community agencies to provide supportive services. Now a separate nonprofit agency, the program offers cultural and educational activities, case management, day care, home care services, primary health care, wellness services, personal care and a variety of other supportive services to residents of the cooperative. **7500 York Cooperative, Edina, MN**, is a limited-equity cooperative with 330 units developed in 1978. As residents aged, the co-op offered office space to a home health agency, through which residents can arrange for services. With an onsite office, the agency can offer services in 15-minute intervals rather than the customary two-hour blocks—allowing residents to better target services to their needs. The agency also may serve seniors in surrounding apartment buildings out of this office.

2. **Shared Housing** involves two or more unrelated individuals living together in a private single-family home. Some programs match elderly homeowners with individuals willing to help with household chores in return for reduced rent. Others involve small numbers of older people living together and providing mutual support. Accessory housing is another type of shared housing where a trailer or portable manufactured home is placed next to a main home, enabling a frail senior to maintain independence and still be close to a family member or caregiver. **HomeShare Vermont, Burlington, VT**, helps seniors and persons with disabilities live independently by linking them with individuals seeking affordable housing or caregiving opportunities. Typically, a student or working-age adult is matched with an elderly homeowner for whom they carry out household chores in exchange for free or reduced rent.

3. **Mobile Home Parks/Manufactured Home Communities** provide homeownership opportunities to some lower-income seniors. Usually the housing unit is owned, the lot is leased and upkeep and maintenance are included in the lot fee. Social and recreational amenities are often shared. While many mobile home parks have been disappearing as land values increase, some are being converted to cooperative ownership to maintain their existence and affordability. Formal programs to link residents to services are hard to find, although aging in place is an issue. **Millennium Housing, Newport Beach, CA**, operates several senior parks in California. Residents receive a monthly magazine with information on where to get help with meals, bills, etc. A partnership with a community program provides homebound residents with home repairs and emergency response systems.

4. **Single Room Occupancy Hotels (SROs)** rent small private rooms, usually in

depressed downtown areas, to low-income individuals on a weekly or monthly basis. Some space—like bathrooms, living rooms and kitchens—is typically shared. Urban renewal has eliminated many SROs; however, several cities have converted run-down hotels into SROs with supportive services. **Project Hotel Alert, Los Angeles, CA**, is funded by the city aging department to provide older adults living in SROs a wide range of services, including case management, information and referral, transportation, meals and medical screening. One SRO has been retrofitted with wheelchair-accessible bathrooms to accommodate disabled elderly residents.

B. **Publicly Subsidized Housing** refers to multi-unit rental housing owned or subsidized by federal, state or municipal governments. Strategies for integrating services include:

1. **Co-Location and Volunteerism** is a low-cost approach in which the housing manager encourages local providers to locate health and/or supportive services programs on or near the property and recruits volunteers to fill service gaps. Commonly co-located services include a Title III meals site, senior center or health and wellness programs. **Golden West Senior Residence, Boulder, CO**, a 255-unit refinanced Section 202 property, provides space to Medically Based Fitness (MBF) for operation of a wellness center. MBF staffs the center with a physical therapist and an exercise physiologist. Golden West also partners with several other programs or individuals who provide services at the property on a regular basis, such as footcare, massage, reflexology, hearing aid maintenance and banking services.

2. **Service Coordination** entails a full- or part-time staff person employed by the housing property to help residents identify and arrange for needed services, advocate on their behalf and provide

educational programs. About 37 percent of Section 202 housing properties have onsite service coordinators (Heuman, Winter-Nelson and Anderson, 2001). **National Church Residences (NCR)** headquartered in Columbus, OH, employs 154 service coordinators serving 194 of its senior housing properties. Service coordinators typically conduct an intake evaluation of residents requesting assistance; assess behavior, functioning and needs; develop a case management plan; and refer residents to community agencies. **Schwenkfeld Manor, Lansdale, PA**, employs nurses as service coordinators. In addition to traditional information and referral and case management, they informally observe changes in residents' status, provide health education and advise residents when they should call their doctor.

3. Enriched Services and Formal Service Coordination are strategies offering resi-

dents formal assessment, case management and a range of personal care and supportive services provided by onsite staff and/or a service agency owned by or under contract to the housing provider. Although the amount and intensity of services varies, 24-hour oversight, personal care, medication management, homemaking and transportation are likely to be available. With HUD approval, **Peter Sanborn Place, Reading, MA**, gives priority to prospective residents with high levels of need. Frail residents receive a comprehensive assessment and detailed care plan, and their status is monitored. A Section 202 loan refinance freed up resources that were reinvested in building renovations and resident services. The property operates its own home care agency, which provides case management, personal care, medication monitoring, homemaker services and transportation to eligible residents and the surrounding community. The local Visiting



*Peter Sanborn Place, Reading, MA*



Nurses Association provides care and rehabilitation services under contract.

4. **NORC Service Programs** target naturally occurring retirement communities (NORCs), defined as a geographic area, neighborhood or building originally populated by people of all ages that has evolved to contain a high proportion of older adults. In some NORCs, property managers, residents and service providers have collaborated to develop programs to address elderly residents' changing needs. Services are available to all NORC residents, regardless of income, health or functional status. **Vladeck Cares/NORC Supportive Services Program**, New York, NY, serves seniors living in Vladeck House, a public housing project with 27 buildings and 3,000 residents, 860 of whom are elderly. Funded by the city, the state aging departments and private sources, it provides preventative health and social services, medical

and health services, case management, mental health counseling and educational and cultural opportunities.

5. **State Supportive Housing Partnerships** are generally aimed at reducing Medicaid costs by delaying institutionalization. Partnerships among state housing agencies, subsidized housing properties and state aging and health agencies expand services to state-subsidized housing residents. State-designated providers are licensed to deliver personal care and supportive services to residents. **The Marvin, Norwalk, CT**, is a senior congregate housing community funded through LIHTC and low-interest loans from the state. All residents have access to supportive services through Connecticut's Congregate Housing for the Frail Elderly program, including a daily meal, weekly housekeeping and access to a service coordinator. Onsite, 24-hour oversight, an on-call nurse, health and wellness service-



*The Marvin, Norwalk, CT*



*Eaton Terrace Residence, Eaton Senior Programs, Lakewood, CO*

es and emergency transportation also are subsidized. Residents pay a monthly congregate services fee based on their income. Those eligible for assisted living services under the state's Medicaid waiver receive nursing and personal care assistance.

6. **Assisted Living as a Service Program** is a state strategy to provide licensed assisted living as a package of services rather than as facility-based care. In Minnesota, most assisted living services are provided in facilities registered with the state health department as "housing with services establishments." These facilities offer, for a fee, one or more regularly scheduled health-related services or two or more regularly scheduled supportive services. If the property provides the services directly, it must have the appropriate license from the health department. Otherwise, it must contract with a licensed home care provider.
7. **A Campus Network Strategy** takes advantage of independent senior housing

and licensed assisted living on the same campus to provide low- and modest-income residents some of the benefits of a continuing care retirement community. There is no entrance fee, and residents pay separately for different levels of care. **Eaton Senior Programs (ESP)**, Lakewood, CO, operates Eaton Terrace Residence (ETR), a 162-unit subsidized senior housing property and Eaton Terrace II (ET II), an adjacent assisted living facility. ESP is able to leverage resources across both residential properties. ET II has an assisted living and home care license, which allows staff to provide services anywhere in the community. ETR residents may purchase personal care, housekeeping and medication monitoring services at whatever level they need. Residents pay out-of-pocket, unless Medicaid covers their costs. ESP also has created a "care consultation team" to support resident needs, which includes a nurse, social workers, activities coordinators, pastoral counselors, resident assistants and other staff.

Although each property has staff that focuses specifically on their residents, they are able to leverage expertise and resources across the team. Staff from the assisted living property are also able to provide after hours emergency response to ETR.

8. **Integrated Housing, Health Care and Supportive Services** enable residents to age in place by offering access to medical, health and long-term care services. They involve a formal collaboration between one or more affordable housing providers, neighborhood health care providers and aging services agencies. **Lifelong Medical Care, Oakland, CA**, anchors a collaboration between a housing developer, a federally qualified health center and a PACE (Programs of All-Inclusive Care for the Elderly) program to provide an assisted living level of care without special licensing or funding. The health center serves healthy and moderately disabled seniors, providing primary care, mental health services, adult day care, podiatry, dental care and other serv-

ices. PACE serves residents eligible for skilled nursing facilities with a full spectrum of primary, acute and long-term care services. **The Sixty Plus Program, Atlanta, GA**, run by Piedmont Hospital, partners with four affordable housing properties to send a nurse to each weekly. Residents can schedule appointments, and the nurse follows up with patients discharged from the hospital. Piedmont physicians can also ask the nurse to check on their patients.

9. **Housing/Health Partnerships** are collaborations between one or more health providers and low-income housing sponsors to increase the supply of affordable housing. The potential exists for the two partners to create programs providing residents access to medical and health-related services. **Mercy Housing's Strategic Health Partnerships** is an initiative between Mercy Housing and seven Catholic health care systems to increase the supply of affordable housing for low-income seniors and poor families by leveraging health system resources.



*The Ravine at Central College, National Church Residences, Westerville, OH*



## Lessons from the Regional Workshops

In 2005, IFAS held four invitational workshops, bringing together 230 stakeholders from 14 states to examine the merits of, challenges to and opportunities for the development of AHPS strategies. Participants represented housing, health care and aging services providers; federal and state policy makers; architects; investment bankers; insurers; and consumer advocates. The first workshop, targeting the Cleveland area, was hosted by the A.M. McGregor Home. The other three, hosted by AAHSA state affiliates in California, Rhode Island and Georgia, facilitated statewide and regional participation. The following summarizes lessons learned.

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*A complete workshop report can be found at [www.futureofaging.org](http://www.futureofaging.org).*

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**Do AHPS strategies work?** Although most participants understood that the benefits of linkages between independent affordable housing and services had not been carefully evaluated, several apparent strengths were noted:

- The product is attractive. Vast majorities of seniors want to stay in their home, even as their health declines.
- Co-location of services such as adult day care and health services, particularly in larger housing communities, helps seniors with significant disabilities, including dementia, stay in their apartments.
- AHPS programs allow health professionals and aging service providers to more efficiently target services because potential consumers are clustered.
- Exploiting economies of scale through bulk purchasing of services and supplies and/or coordinated scheduling saves money.
- Since many communities already have a rich array of services, purposefully linking residents to these services helps meet residents' needs at very low marginal costs.

*Several apparent strengths of affordable housing plus services strategies were noted*

- ... meets resident desire to remain in their own home.*
- ... capitalizes on existing community resources and strengths.*
- ... exploits economies of scale in purchasing and scheduling.*

- Much of the burden of caring for aging residents is transferred from the housing provider to community services agencies, which typically have greater capacity.

However, there was some disagreement about whether AHPS can or should support all residents regardless of their health condition and/or level of disability. Several housing providers believed all residents should be able to live out their lives in the property, maintaining that services comparable to a nursing home can be provided effectively. Others said keeping residents with significant disabilities who may need access to services 24/7—especially those with severe cognitive and/or mental health problems—is not possible or even appropriate. There was widespread agreement on the importance of evaluating and comparing the outcomes of alternative AHPS approaches for different populations.

What does an effective strategy look like? No one strategy was endorsed as appropriate for all environments. Some participants said caregiving staff should be employees of the property. Others thought housing providers should not deliver services directly, except for service coordination. Most agreed that a wide range of models could work, as long as they are anchored by a case management mechanism. Attendees felt that a particular AHPS approach should emerge from the state regulatory environment, the housing providers' capacity and service availability in the community. AHPS models also should be responsive to the changing characteristics of residents, such as the growing prevalence of new residents with

cognitive impairments, mental health conditions or pre-existing disabilities. Some participants also said attention should be paid to the differences in the demand for and the availability of services in rural areas.

**Which services are critical?** Discussants emphasized the need for AHPS strategies to provide residents access to a full range of health-related and supportive services. Transportation ranked highly although questions were raised about the capacity of some housing communities to organize access to transportation services. Much less agreement was expressed about the desirability of incorporating primary health care and chronic care management. Some thought these services were too complex and risky for many housing providers and were only feasible as part of a PACE program. Others noted the growing experience with "house call" programs, where physicians and nurses offer primary care, preventative services and chronic care management to residents in their own apartments by using technology and a team approach. These programs seem ideally suited to affordable housing arrangements with large numbers of seniors.

**What are the prerequisites of a successful strategy?** Participants identified three fundamentals for AHPS strategies:

- **Informed housing providers who understand the need for services**—Housing providers must see themselves as more than property managers who collect rent and maintain the physical plant. They must understand residents' need for

*No one affordable housing plus services strategy was endorsed as appropriate for all environments. Attendees felt that a particular approach should emerge from the state regulatory environment, the housing providers' capacity and services availability in the community.*

*Participants identified three fundamentals for successful affordable housing plus services strategies:*

- *Informed housing providers who understand the need for services.*
- *Persistence and creativity.*
- *A person of a group to act as a catalyst.*

services, accept at least some of the responsibility for meeting these needs and ensure that service coordinators and onsite managers share this understanding. In addition to employing a service coordinator, they must be prepared to make financial and human resource investments to fill gaps in community services and be flexible enough to allow residents to refuse services and make some bad choices. Learning how to support aging residents to take risks was perceived to be part of maintaining an independent living environment.

- **Persistence and creativity**—Successful organizations are proactive—seeking out community partners, networking with policy and practice stakeholders, staying on top of new funding opportunities and working around policy and regulatory barriers. Knowing how to “work the system” was deemed essential.
- **A catalyst**—Some individual or organization must take ownership of the goal, identify and convene stakeholders, facilitate information gathering, mobilize resources and coordinate ongoing activities.

What are the obstacles? A number of barriers were acknowledged:

- **Licensing/regulation**—Licensing and regulation was identified as an impediment to the ability of independent housing providers to support residents' aging in place. For example, Internal Revenue

Service rulings appear to limit the level of health and medical services that can be provided in properties financed through low-income housing tax credits (LIHTC). LIHTC properties also may not pay for health services with rent proceeds. Some states prohibit independent housing providers from providing direct services. In most states, assisted living services can only be provided to eligible residents in a licensed facility. Many housing providers expressed strong opposition to becoming licensed caregiving facilities to obtain services for residents. Providers said licensing requirements often result in increased costs, forcing them to rely on Medicaid, for which all residents may not be eligible. Participants pointed to assisted living regulations as an example of what they wished to avoid. Publicly reimbursed assisted living services were judged too rigid, serving only a narrowly defined population. A number of participants urged HUD and the Department of Health and Human Services to review federal and state regulations governing Section 202 and LIHTC properties, the assisted living conversion program, service coordinators and fair housing to identify and remove regulatory barriers to AHPS programs

- **Liability**—Housing providers expressed concerns about how to balance resident choice, including freedom to reject services, with their perception that they would be liable for poor choices that compromised resident health or safety.



- **Fair housing laws**—These laws were regarded as confusing. They prohibit housing providers from giving preference to frail and disabled residents unless a special waiver is obtained. Many participants also believed the unattended consequences of these laws discourage providers from determining a prospective resident's physical and mental health needs, even though such information is crucial to their ability to meet new residents' needs. Fair housing rules also seem unclear about when a tenant can be evicted when decision making is impaired. Several attendees suggested HUD needs to clearly spell out the implications of fair housing rules for AHPS.
- **Difficulty of bridging housing and aging services**—There was widespread agreement that housing and aging services providers know little about each other's programs or policies. Several said the workshop was the first time they had even been together in the same room. Housing providers rarely participate in long-term care policy forums and vice versa. According to several workshop attendees, both the housing and aging services communities need to be educated about their mutual interests.
- **Resources**—Finding funding was regarded as the major challenge facing AHPS program development. Relying on a single funding source, such as the Section 202 program or Medicaid, is shortsighted, several participants said. In their view, future needs cannot be accommodated without putting together a mix of funding. Several pointed out that AHPS strategies also must be designed around resident needs rather than allowing a funding source to determine who is served and how.
- **Limited understanding/capacity of certain housing providers to meet resident service needs**—Housing representatives were more likely than others to observe that a number of their colleagues saw their roles in traditional terms—leasing, collecting rents and maintaining the physical plant—rather than as architects of a housing environment that must adapt to changing needs of increasingly frail residents. They said it's not unusual for housing managers to interpret "independent housing" literally—if a resident needs help, she must move or find it herself. Housing providers also may lack sufficient knowledge about community resources and have limited skills in developing partnerships.
- **Resident opposition**—Several housing providers said residents themselves often oppose aging-in-place strategies. Many don't want to be reminded that they may lose independence as they age. To overcome this challenge, residents must be educated about and have sustained involvement in planning AHPS programs.
- **Affordability**—Participants said AHPS programs must minimize costs to residents, the housing sponsor and public entities. One suggested approach was to work with a home health agency or other community provider to break down the amount of services that can be purchased into short increments. Residents do not always need, nor can they afford, the two- or four-hours blocks of time typically available.

*The workshops demonstrated that linking affordable senior housing and services is doable, and is widely perceived to be beneficial. Participants also identified a variety of obstacles to achieving wider implementation of promising strategies.*

- **Nursing home influence**—Attendees had differing perspectives on the role of nursing home providers. Some thought nursing homes would oppose AHPS strategies. Others thought they could be valuable partners, given their interest in managing beds to keep acuity levels high for reimbursement.

What are funding opportunities? The workshops clearly demonstrated that funding is a primary challenge in developing new AHPS programs. Having concluded that neither Medicaid nor the Section 202 program are likely to be reliable funding sources on their own, participants identified other potential ideas that include:

- **New public initiatives**

- ◆ Creating a state tax credit or bond program to fund resident services as well as affordable housing.
- ◆ Developing health-related and supportive services “savings accounts” where pre-tax contributions of housing providers and residents could accumulate over time.

- **Housing provider strategies**

- ◆ Developing mixed-income properties where the costs of services for lower-income residents are cross subsidized by wealthier ones, as in nursing homes.
- ◆ Developing “win-win” partnerships between housing communities and health care entities. These partnerships can enhance resident access to primary care and chronic care management and increase referrals to providers and improve their ability to monitor and manage the resident’s care.

- **Changes to HUD programs**

- ◆ Increasing the limit on the proportion of savings from refinancing HUD loans (currently 15 percent) that can be spent on services.

- ◆ Allowing federally subsidized housing providers to add the costs of some services, in addition to service coordination, to their operating budgets.
- ◆ Capitalizing the cost of services in publicly subsidized housing up front in the debt service.
- ◆ Charging higher-income residents extra fees for service coordination.

- **Expanding existing opportunities**

- ◆ Documenting and disseminating to affordable housing providers the probable “return on investment” if they contribute their own resources to resident services.
- ◆ Educating service coordinators on how to reduce service costs (e.g., capitalizing on economies of scale, working with community providers to deliver services in smaller increments, etc.).
- ◆ Documenting the benefits of renting out commercial space for resident services to housing communities .
- ◆ Encouraging wider participation in the HUD-funded service coordinator program.
- ◆ Educating Section 202 providers about the potential of refinancing old loans to invest in services.







## Next Steps

The workshops brought together a variety of stakeholders to identify common interests and seek common ground. For that alone, most participants judged them a success. Several additional initiatives were proposed to move an AHPS agenda forward:

### ■ Resident and Family Education

**Programs**—Residents and their families often aren't aware of the services available in their community. As one participant put it, many residents see services as a light switch—either “on” or “off.” This participant thought the concept of a “dimmer switch” was more appropriate with residents and families learning how to seek services as needed, rather than waiting for a crisis. Service coordinators, AAHSA state affiliates, area agencies on aging, AARP chapters, the Red Cross and Alzheimer's Association chapters could develop and disseminate educational materials describing a community's resources and how to use them.

### ■ Provider Education and Technical

**Assistance**—Participants stressed the value of educating affordable housing providers about aging residents' service needs, available community resources and how to access them, promising AHPS strategies and how to overcome regulatory barriers. Some participants suggested AAHSA develop and operate a clearinghouse for members to provide technical assistance.

■ **National Awareness Campaign**—There was significant support for raising the visibility of AHPS as a potential vehicle for meeting the long-term care needs of at least some low- and modest-income seniors. Participants spoke of subsidized elderly housing residents being “off the radar screen” of advocates and policy officials seeking long-term care solutions. Some observed that while

funding has significantly grown for home and community-based services over the past several decades, little is known about the extent to which seniors in subsidized housing have benefited. One suggestion was to move AHPS onto the agenda of the Conference of Mayors since municipalities are now dealing with the problem of poor seniors who are unable to remain independent. It was also noted that advocates for the homeless have been effective in educating government about the importance of linking housing options with services to sustain independent living. Affordable housing providers might develop a similar platform for aging seniors in affordable housing.

■ **Replication of Workshops in Rural Areas**—All workshops were held in urban areas, primarily for an urban or suburban audience. AHPS strategies that work in rural communities may be different. Holding one or more workshops in rural areas was suggested, possibly in partnership with the U.S. Department of Agriculture.

### ■ Developing AHPS in Market-Rate

**Housing**—The experience of subsidized housing providers dominated the workshops. IFAS was unable to identify more than a handful of AHPS programs in privately financed housing arrangements that are affordable to modest-income seniors. Future work should be directed at identifying and supporting housing cooperatives, mobile home parks, neighborhood-based NORCs, SROs and other market-rate housing arrangements to develop AHPS programs.



## Applied Research and Evaluation Agenda

The information base on AHPS is extremely weak. The functional and cognitive characteristics of seniors in affordable housing, the services they receive and what difference they make and where these seniors go when they leave independent housing are simply not known. There is almost no evidence regarding the impact of AHPS programs on residents, families, housing providers, the larger community and funding sources such as Medicaid. IFAS has developed a policy, applied research and evaluation agenda to address these questions. It includes:

- Studies of the supply and demand for AHPS.
- A comparative evaluation of the outcomes of AHPS strategies.
- A comparison of the outcomes of AHPS programs and licensed ALFs.
- A review of state and federal regulations that impede AHPS development and implementation.
- The costs and benefits of options for organizing service coordination within AHPS programs.
- Practice-oriented studies investigating effective approaches within AHPS programs to organize after-hours care and unscheduled services, support cognitively/mentally impaired seniors, improve risk management and increase insurability and integrate primary care and chronic care management.

*IFAS has developed an applied research and evaluation agenda to build the evidence base on the impact and cost effectiveness of affordable housing plus services strategies.*

## Conclusion

This was the first time such wide-ranging groups of stakeholders came together to examine the potential of replicating AHPS models. Across all workshops, a great deal of interest and enthusiasm was evident. Anecdotally, these providers believed linking affordable housing properties with supportive and health-related services could support lower-income seniors' desire to age in place despite declining health and increasing frailty—all while using public resources cost-efficiently. Current models can serve as natural laboratories to evaluate the efficacy of meeting these goals. They also offer a shared learning opportunity for other communities and housing and service providers to ignite or expand their own housing with services programs. Stakeholders at all levels should look at the lessons learned from these workshops to see what they can do to ease the challenges to expanding affordable housing with services options.



*Participants at the workshop in Decatur, GA, one of four held across the country.*

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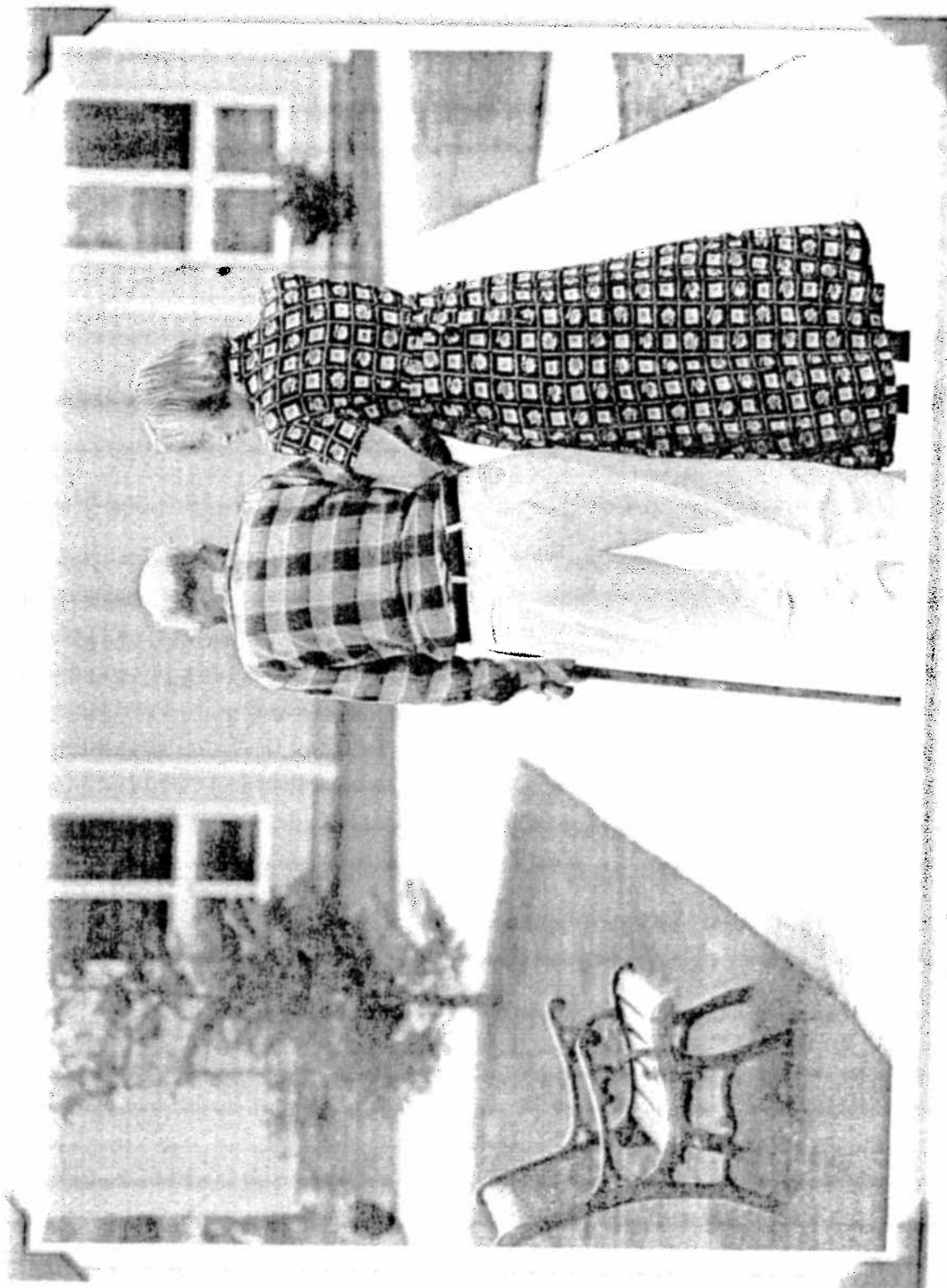
Institute for the Future of Aging Services  
An applied research institute of aetna

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(202) 508-1208  
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[www.futureofaging.org](http://www.futureofaging.org)



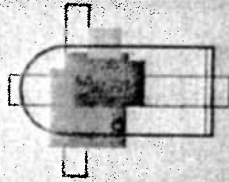
*Opening the door to quality health care and  
affordable housing throughout the United States.*

Portage12009-HUD ALCP  
Exhibit 3  
DUNS: 602418803  
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*Taking care of people is what we do best.*





## Welcome Home to National Church Residences

Thousands of residents nationwide count on coming home to the comfortable, affordable housing that *National Church Residences (NCR)* offers. They trust our expertise in developing beautiful, quality facilities that meet their unique needs. They know that our employees throughout the country are highly trained and well versed in managing apartment communities, assisted living centers, and nursing homes. They believe in the quality of the surroundings they've chosen to call home.

That's why NCR's housing and health care communities rank so high with seniors, families, community neighbors, local and national businesses, and legislators. As an accomplished owner and manager of retirement housing, long-term care communities, family housing, and supportive services, NCR is devoted to ensuring affordable, comfortable living for persons of every denomination.

From our beautiful yet reasonable apartment complexes for families, seniors, and the disabled, to our top-notch, fully accredited assisted living and nursing home communities, NCR offers peace of mind, essential comfort, skilled professional management, and assured quality.

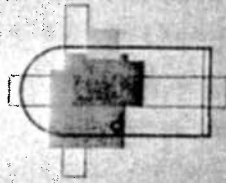
**Mission: We are driven by a deep sense that our work should serve God and always produce good for others.**



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*Thousands of residents nationwide count on coming home to the comfortable, affordable housing that NCR offers.*



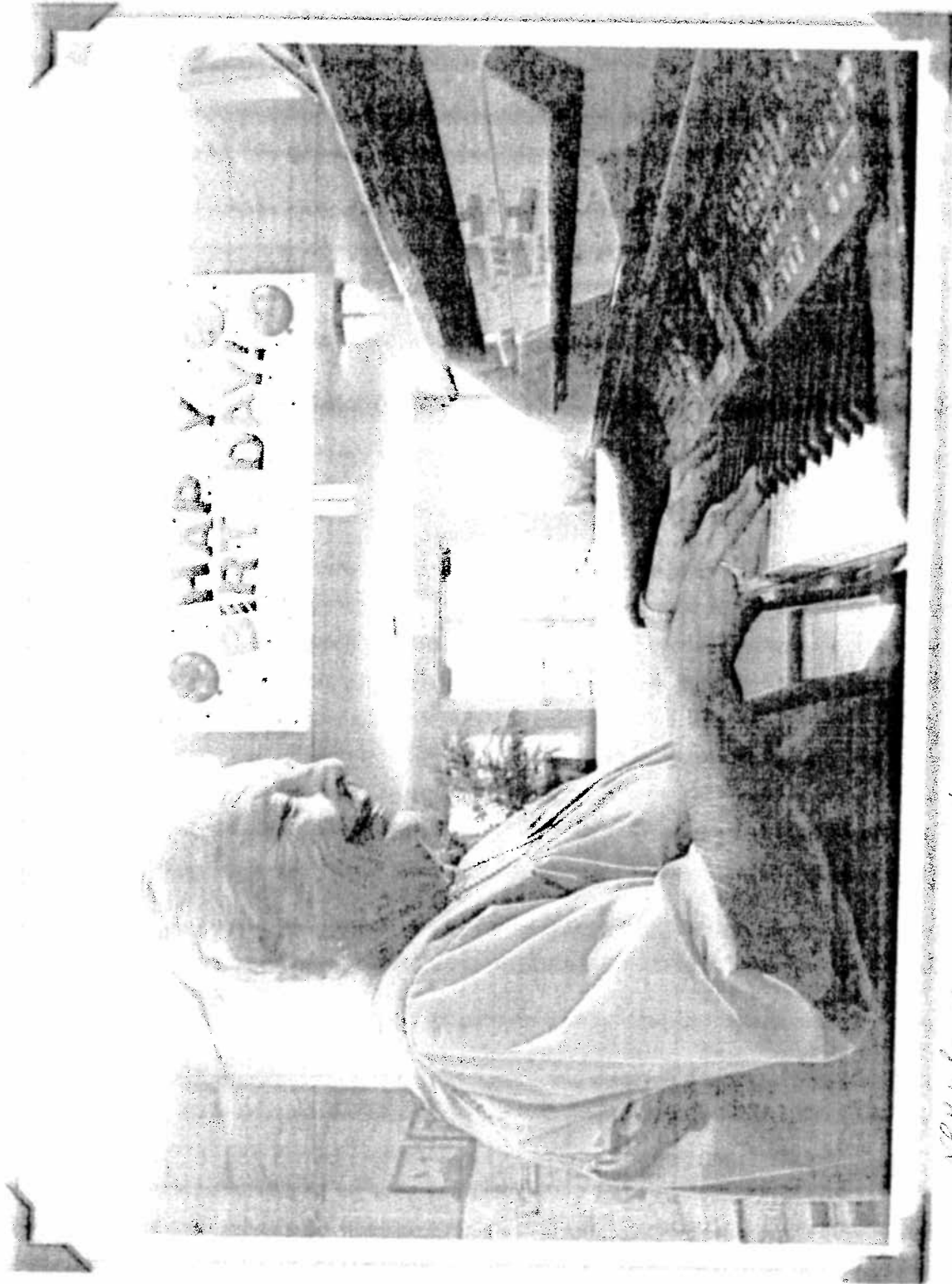
## National Church Residences is a Not-for-Profit Corporation

National Church Residences is a not-for-profit corporation certified as a 501(c)(3) charitable organization with assets of more than \$1 billion. In 1961, the Reverend John P. Cienni and four Ohio Presbyterian churches formed NCR out of a Christian commitment to serve older adults, housing, social, and human needs. Bristol Village in Waverly, Ohio, was NCR's first housing community. Over the years, Bristol Village has grown to meet a full range of lifestyle needs, including independent living in more than 400 individual homes, supportive services in an 82-unit apartment complex, and a 75-unit assisted living facility. Skilled nursing care in a 75-unit convalescent center and a 12-unit Alzheimer's care retreat. The success of Bristol Village spawned NCR's explosive growth in the affordable senior housing industry.

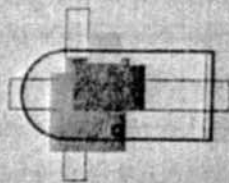
Today, NCR's ministry provides affordable housing, health care, assisted living, and supportive services to modest-income seniors and families throughout the United States and Puerto Rico. Governed by a 24-member Board of Directors comprised of a broad mix of people with professional, business, and human services backgrounds, NCR's ministry includes thousands of residents and employees nationwide.

**Compassion: We truly care about people and seek to treat residents, employees, and neighbors with dignity, respect, and fairness.**

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*ALCP's housing committees at page 44 of 197 created to enhance, meaningful living and to ensure comfort, affordability, and confidence.*



## A Doorway To Comfortable, Affordable Living

At NCR, our expertise is grounded on opening the door to housing opportunities for people of moderate means, including seniors, families, and the disabled. In fact, with housing communities all over the United States and Puerto Rico, NCR has emerged as a respected national leader in the affordable housing industry.

We start by carefully selecting qualified development and construction teams that include a host of professionals — from architects to government program administrators. With detailed design requirements in hand, our architects plan comfortable, economical, attractive buildings specifically designed for geographic locations, budget requirements, and resident needs.

The resulting housing communities range from a flourishing, 750+ resident retirement community to intergenerational housing — each uniquely created to enhance meaningful living and to ensure comfort, affordability, and confidence.

Financing for NCR communities is accomplished through a number of avenues: conventional financing, the U.S. Department of Housing and Urban Development's (HUD) Section 202 and Section 8 housing programs, and the Farmers Home Administration. Additionally, we finance affordable housing through Section 42 housing tax credits, tax-exempt bonds, and other programs as they become available.

**Professionalism: We strive to be excellent at what we do and to be sound managers of resources with solid, ethical business practices.**





*NCR works with each resident to ensure  
meaningful living for all.*

## Opening the Window to Adult Care

As an ever-growing organization, NCR is committed to maintaining a steadfast standard of excellence in housing, health care, and supportive services. In fact, within the past two decades, NCR has expanded its services to include assisted living communities, home health care, nursing homes, rehabilitation, and long-term, continuing care communities for the nation's increasing older adult population. Whether it's providing assistance to seniors who want to maintain cherished independence within an assisted living community or providing fully-staffed, accredited nursing care in one of our state-of-the-art nursing homes, NCR works with each resident and his or her family to ensure meaningful living for all.

**CCRC** - A Continuing Care Retirement Community (CCRC) offers three levels of care - all within the same community - along with the assurance that as needs change with age, the appropriate level of support is available. NCR complements those three levels of care with three distinct CCRCs - independent and assisted living, as well as skilled nursing care are the hallmarks of *Bristol Village Traditions of Chillicothe* and *Traditions at Ohio University*.

**Respite Care** - Offered at all NCR traditions communities, respite care provides a sanctuary for seniors who may be recovering from a recent hospital stay or for whom home care is temporarily unavailable. The alternative objective of respite care is to provide intermittent care for a loved one while affording temporary relief and peace of mind to care givers.

**Assisted Living Communities** - Each of NCR's *Traditions* assisted living communities features a residential setting that fosters and encourages residents' independence while providing valuable supportive services from housekeeping and dining to personal care and skilled nursing.

NCR's assisted living facilities numerous amenities include studio and one bedroom apartments with kitchens, private, fully accessible bathrooms with roll-in showers and a comfortable, residential atmosphere featuring specially designed furniture to meet older adults' needs.

**Nursing Care** - At all NCR *Traditions* health care communities our caring associates - staffed with the most equipment and comprehensive skilled nursing and rehabilitative services are positioned at the top of their local markets. All NCR health care communities are fully certified for both Medicare and Medicaid as well as for many private insurance carriers.

**Home Health Care** - A full line of home health, personal care, and supportive in-home services found out NCR's top-notch home health care services. These services are also accredited by Medicare, Medicaid, and local health maintenance organizations.

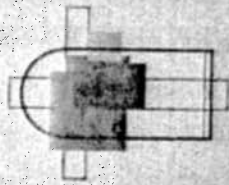
**Rehabilitation** - All NCR health care communities feature such key provisions as physical therapy, occupational therapy, speech therapy, and social services.

**Alzheimer's Care** - *Bristol Gardens* and *Signature Terrace* are state-of-the-art retreats for Alzheimer's patients located in *Brighton Village* and our *Traditions* communities, respectively. Both *Bristol Gardens* and *Signature Terrace* operate with a commitment to assist the Alzheimer's patient in aging successfully and gracefully in a care where their physical, emotional, and spiritual needs. Respect for the individual and preservation of dignity is our principal philosophy.

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*NEK offers a compassionate, helping hand to  
seniors and families with housing needs.*



## Extending A Community Hand

Sometimes what a community really needs is a compassionate, helping hand to respond to senior or family housing needs. As a specialized, not-for-profit corporation, NCR is uniquely positioned to offer assistance to a variety of communities.

With our comprehensive development capabilities and extensive network, NCR can develop, construct, and manage senior or family housing (and assisted living or long-term care communities) for virtually any community in need. NCR works only with consultants, architects, builders, attorneys, and other specialists who are financially stable, have strong track records with all federal and local regulations, and who provide cost-effective services. The result: attractive, affordable facilities that are designed to meet the changing needs of our residents.

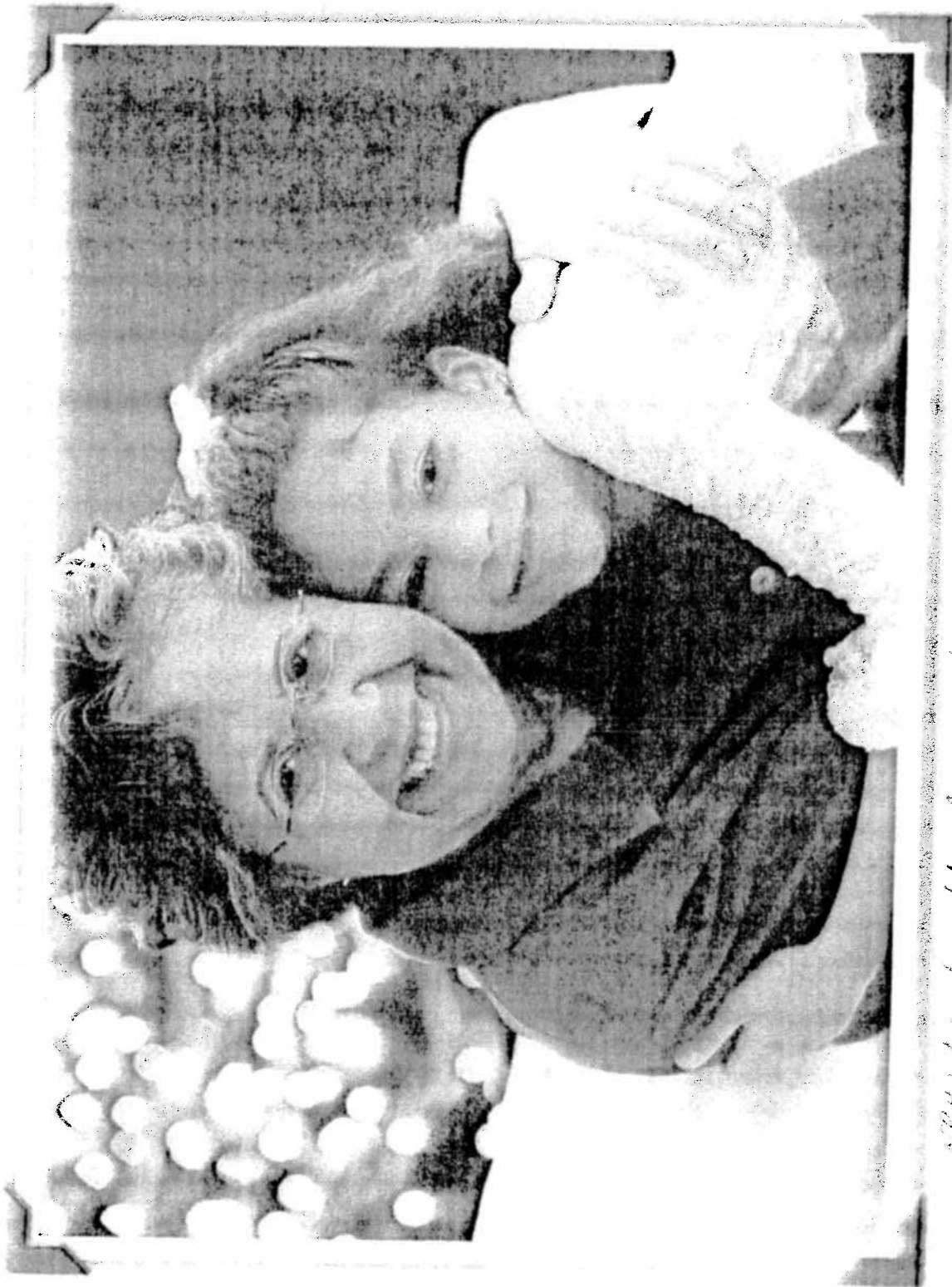
Additionally, because of the large number of units we manage, NCR has developed an efficient and effective system of property management with highly skilled, trained staff.

NCR partners with local churches, community groups, businesses, civic groups, social service organizations, and private donors. NCR is recognized for expertise in collaborating with various groups that provide essential assistance with many in-home and outside programs.

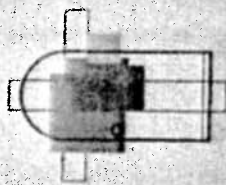
**Leadership: We will be leaders in our field, setting a good example for others — visionary, growing, and constantly improving.**



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*ALCP's friends and families provided logistical support for our ministry.*



■ The Rev. John R. Glenn Foundation ■

## The Cornerstone for Outreach

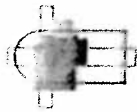
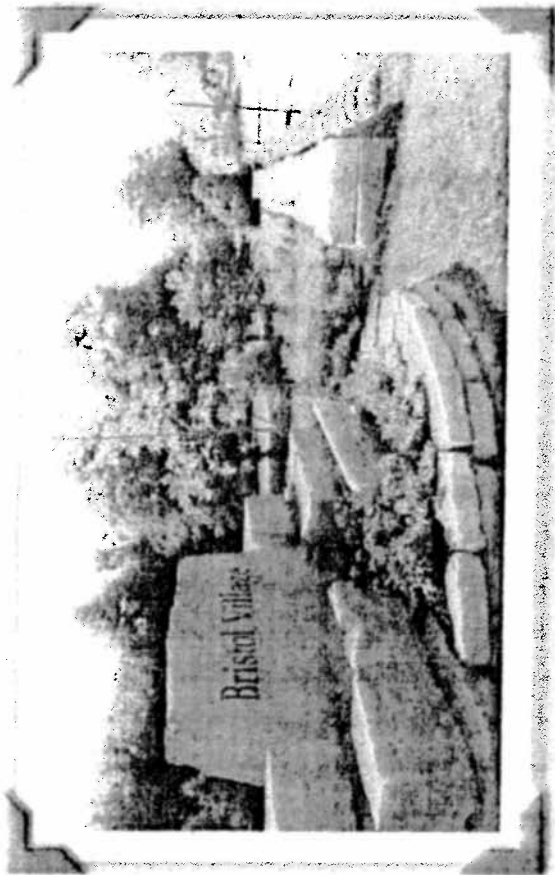
Residents, associates, and corporate and community friends have always been known for their compassionate generosity toward *National Church Residences'* mission of providing affordable housing, health care, and support for resident care needs.

Each year, friends and family from around the nation continue to pull together to demonstrate their strong commitment to human caring.

The generous contributions of NCR's friends and families, which are distributed through the Rev. John R. Glenn Foundation, provide critical support for our ministry to modest-income families and older adults.

Through gifts to the foundation, which was established in 1984 in honor of NCR's founder, the Reverend John R. Glenn, NCR has been able to support existing and developing communities throughout the United States with grants and loans totaling over \$1,000,000. Additionally, foundation funds have enabled NCR to leverage additional government funds from the U.S. Department of Housing & Urban Development (HUD), as well as from other government and private sources.

Typical funding uses include land acquisition and housing site development, emergency relief, and necessary amenities for families and seniors.

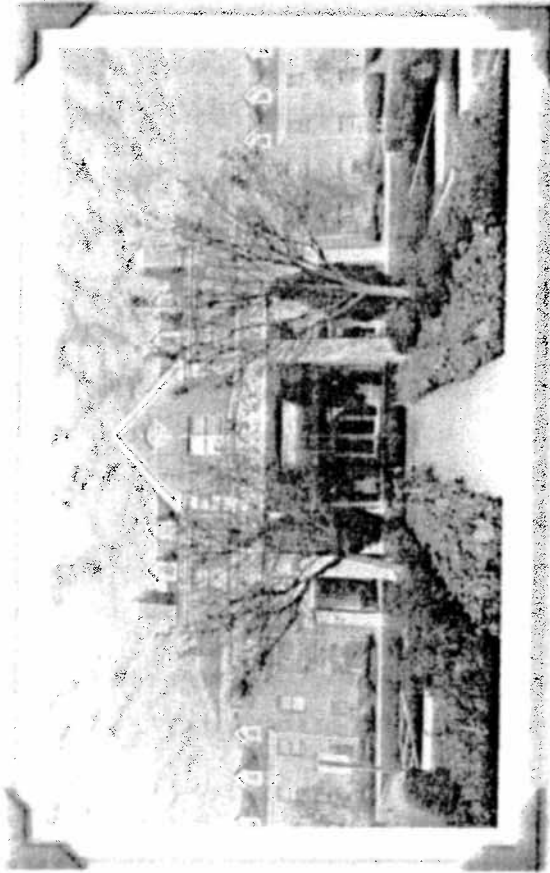


## Bristol Village Foundation

Since 1961, Bristol Village has successfully promoted active independence and affordable prices for retirement living. Expanded services, particularly health maintenance and health care, readily enhance this concept. Bristol Village residents and staff work together in a community managed with a Christian commitment to service and respect for privacy and freedom of choice.

The Bristol Village Foundation was established in 1987 to secure support for Bristol Village. The foundation oversees a benevolent fund to assist residents who plan diligently for retirement, but who encounter financial hardships that challenge fixed incomes.

Additionally, the foundation supports capital improvements and special projects approved by the Bristol Village Executive Council. Foundation activities are directed by a Board of Governors comprised of four members of *National Church Residences'* Board of Directors, as well as two Bristol Village residents.



## Traditions Foundations

Each *Traditions* Foundation was specifically established to support residents' living and health care needs. All of the foundations are directed by a Board of Governors dedicated to overseeing a benevolent fund to support those needs. Six separate foundations support the charitable mission of NCR's health care communities:

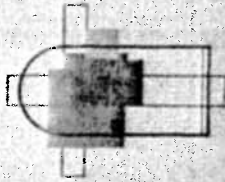
- Traditions at Bath Road Foundation – Cuyahoga Falls, OH
- Traditions at Chillicothe Foundation – Chillicothe, OH
- Traditions at Snyder Road Foundation – Cananana, OH
- Traditions at Ohio University Foundation – Athens, OH
- Traditions at Mill Run Foundation – Millard, OH
- Bristol Village Foundation – Waverly, Ohio

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*Supportive services connect residents to social programs that they may need in order to achieve the highest possible standard of living.*





## Supportive Housing

NCR's nationwide housing portfolio is complemented by service-enriched supportive housing communities. The Commons at Grant offers supportive housing to formerly homeless and low-income individuals in studio-style apartments, while The Commons at Clarity provides individual and family housing, as well as addiction recovery services, in one-bedroom apartments and two- and three-bedroom town homes. But what does *service-enriched* mean?

Quite simply, the unique advantage of a service-enriched housing community is the access it provides to supportive social services. Supportive services connect residents to those social programs that they may need in order to achieve the highest possible standard of living. In essence, supportive services:

- Allows residents the opportunity to achieve residential stability while increasing personal and economic independence, and,
- Links residents to internal programs and external community resources that provide an extensive and sustained support system.

In addition, NCR's supportive services communities are complemented by The Commons at Grant Foundation and The Commons at Clarity Foundation.

Supportive services combines traditional property management and social service delivery under the same management structure, including:

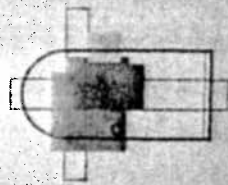
- case management
- counseling
- life skills training
- education enrichment
- social service referrals
- health care education
- career services
- job training
- financial management assistance
- individualized supportive programs.

Because of the success of its initial supportive housing communities, NCR plans thoughtful growth in the supportive housing arena.

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*Linking residents to services in their communities.*



## Service Coordination

Service coordination provides a tremendous benefit to the residents of affordable housing communities. Linking residents to available resources in their communities allows them the ability to age-in-place and enhances their quality of life.

National Church Residence's Department of Support Services is the industry leader in implementing service coordinator programs, and leads the nation in funding solutions, quality assurance, and training programs for service coordinators. NCR provides service coordinators at the majority of its communities.

The Department of Support Services has succeeded in securing numerous service coordinator grants through the U.S. Department of Housing & Urban Development (HUD), as well as other private grants, to fund support services at tax credit and HUD-based communities. NCR provides grant writing services to other organizations, including completion of initial grants, grant extensions, training in the HUD grant process, and assistance with service coordinator placement. Through its "Quality Caring" program, NCR's Department of Support Services also provides quality assurance and customized training courses.

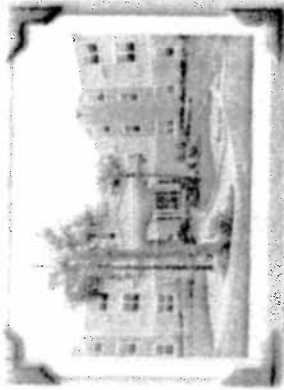




# National Church Residences

## A Sample of Our Housing Portfolio...

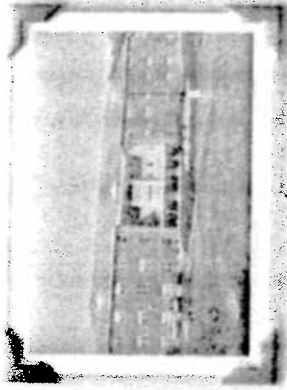
for a complete listing, please visit us at [www.nctr.org](http://www.nctr.org)



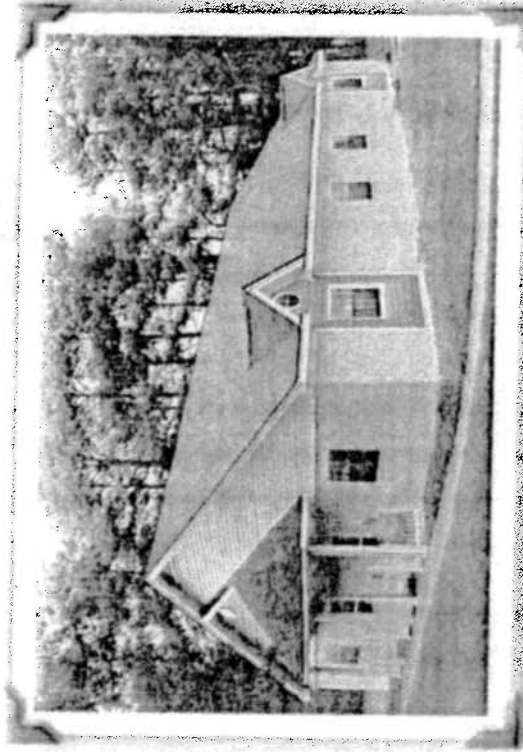
*The Pavilion on Harding Hill  
 Atlanta, Georgia*



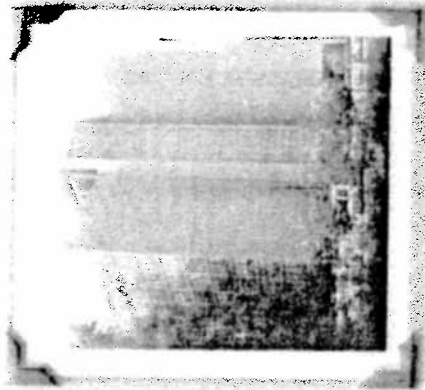
*First Methodist  
 Cleveland, Ohio*



*Castle Hills Church  
 San Francisco, California*



*Cotton Street Community  
 Winston-Salem, North Carolina*

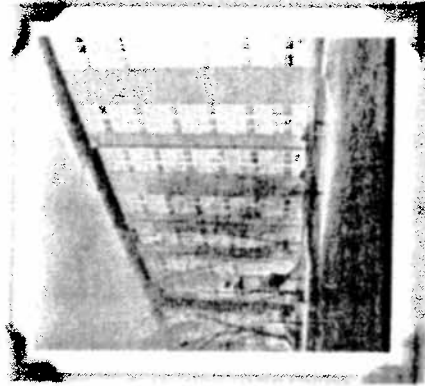


*Trinity Church  
 Atlanta, Georgia*

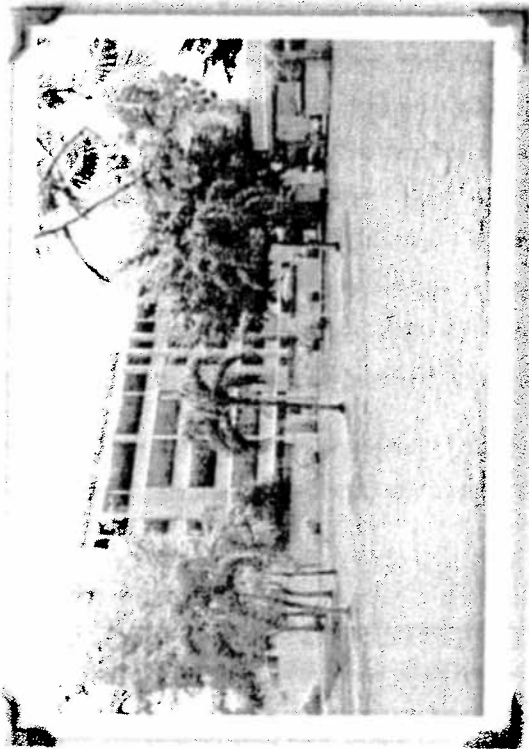
ACH community includes communities across the U.S. and Puerto Rico.



*The Commons at Grant  
Columbus, Ohio*



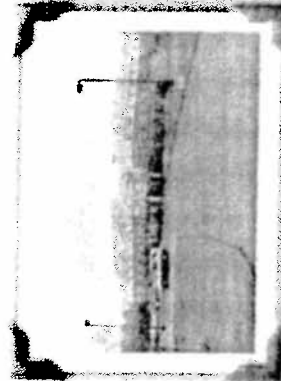
*The Village at Columbia  
Metairie, Louisiana*



*San Jorge Felipe Village  
Puerto Rico*

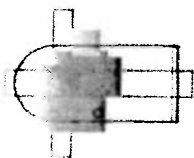


*East Haven Village  
Hartford, Connecticut*

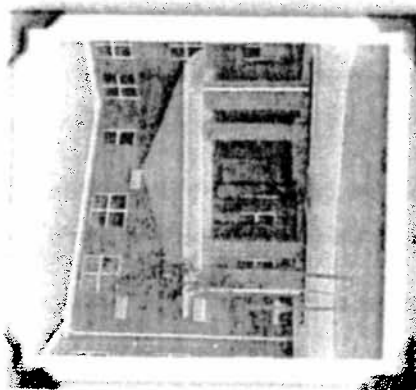


*Summit View Place  
Newport, Rhode Island*

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*Mynders Creek Village  
 Jackson, Michigan*



*Alvin's Community  
 Houston, Texas*



*Traditions of the Hill  
 Portland, Ohio*

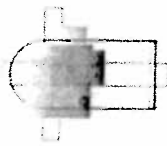


*Proctor Knott  
 Evansville, Indiana*



*Green Lane School  
 Springfield, Virginia*

Expertise is the bottom line. With a star team of resident managers, regional directors, and headquarters support staff, *National Church Residences* provides expert, professional management of privately and federally funded properties. Our 40+ year history of working with the U.S. Department of Housing and Urban Development (HUD), the Low-Income Housing Tax Credit Program, and numerous other federal and state programs, results in NCR being thoroughly versed in funding and regulations in housing operations for modest-income older adults and families.



## NCR's Property Management Systems Include:

**Annual Budget Analysis:** Completed on every NCR property by both management and on-site personnel, this in-depth analysis reviews each facility's long-term capitalization needs.

**Cash-flow Tracking System:** Every facility's on-site management team is involved in controlling expenses and monitoring budgetary requirements.

**Compliance:** Though local, state, and federal occupancy regulations can be complicated and overwhelming, the NCR property management team diligently keeps abreast of adherence parameters.

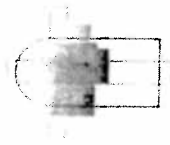
**Professional Social Services Staff:** A professional social services staff assists management by linking residents with affordable community services, locating funding sources to provide resident services, and making difficult residency decisions.

**Interactive Communication:** Property owners, staff, and residents work together diligently to maintain an effective, well-rounded method for interactive communication. Opportunities and challenges are met promptly and handled professionally.

**Community Caring Network:** *National Church Residences* places great value on creating communities with a caring network to meet residents' need for independence, support, access to services, and property enhancements. NCR encourages social activities and helps establish resident associations and local advisory boards.

**Asset Management:** NCR's sophisticated tracking mechanisms ensure the financial health, stability, and viability of each property in our portfolio. Every economic advantage is utilized to continually strengthen NCR's holdings.

*Continued On Back...*



## NCR's Property Management Systems Include:

**Legislative & Regulatory Analysis and Interpretation:** As a respected member of the net for profit community, *National Church Residences* is acutely interested in contribution to the formation of public policy issues affecting those we serve. NCR analyzes current and pending legislation, as well as regulatory information, affecting all aspects of property management.

**Equal Housing Opportunity:** Regardless of race, color, sex, creed, national origin, family status, or abilities, NCR proactively ensures that everyone is afforded equal housing opportunities.

**Other Features of National Church Residences' Property Management Systems Include:** Professional interior and exterior design to complement the overall look and feel of each community; established maintenance/janitorial schedules to enhance facility comfort for residents and attractive appearance for residents and visitors alike; emergency fire, and disaster response procedures prepared for resident safety and property protection; effective marketing strategies that include occupancy tracking, direct mail, open houses, and community contacts to maintain high occupancy levels, and team reviews and regular resident surveys to provide objective assessment of successes and challenges.

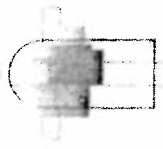
NCR University, *National Church Residences* understands that property management professionals in today's work place are challenged as never before. Superior skills and knowledge are necessary to keep up with the growing organization and quality education is the key to continued success.

In order to meet these needs, NCR University (NCRU) offers career advancement opportunities for all positions in the housing division. The NCR University curriculum is designed to promote individual performance development in "core competencies" for each position within the organization.

NCRU provides a fully integrated approach to education by offering distance learning courses online and through regional and national classroom seminars. Each course is fully certified by the company, with credits awarded. Completion of NCRU coursework affects annual performance review and company wide promotion opportunity.

## Financial Management

Scrupulous, successful financial management is a must. In fact, it's absolutely imperative for any business to survive and to thrive. Careful monitoring and controls are needed for rent payments, cash reserves, check processing, tenant information, vacancy loss analysis, and unit turnover. Building on decades of experience, *National Church Residences* has established an accomplished staff and an exacting procedural foundation to ensure strong financial management of retirement and family properties.

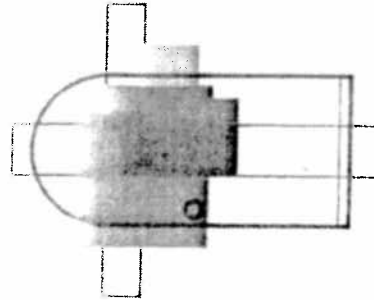


## NCR's Financial Management Systems Include:

- **Experienced Staff:** Highly trained staff associates manage the accounts receivable and property management tasks required for working through applicable regulations. Housing professionals track unit turnover, tenant history, vacancy loss analysis, rent rolls, move in-out lists, and more. NCR Health Care also tracks resident health status and treatment. Technology specialists work with management to assure continuous quality improvement for tracking and reporting.
- **Top Accounting Experts:** Directly supervise each NCR facility's financial operations, producing accurate, timely reports.
- **Professional Auditors:** Professional examiners from a national accounting firm file taxes and complete annual audits.
- **Reserve Oversight:** NCR's Health Care oversees the investment of more than \$60 million in restricted reserves.
- **Asset-Tested, Deliberate Process:** Checks and balances ensures proper collection and disbursement of funds.
- **Computerized Accounting Systems:** An extensive computerized accounting system enables property managers and administrators to track invoices and payments through NCR headquarters, ensuring accuracy, timeliness and on-demand review of financial status.
- **Facility Cash Receipts:** Additionally, all facility cash receipts and accounts receivable files can be monitored by and transferred to our central office via telephone transmission. Professional systems specialists offer transaction support to facility managers by providing training classes and as needed problem solving.

## Statistical Data

Numbers tell the story. For *National Church Residences*, our story unfolds throughout the United States and Puerto Rico, and each chapter envelops thousands of residents and employees



## 2007 Statistical Data

Number of facilities throughout the U.S. and Puerto Rico:	290 and growing
Number of states in the U.S. with <i>NCR</i> communities:	27 & Puerto Rico
Number of residents in <i>NCR</i> communities:	22,000 and growing
Number of <i>NCR</i> employees nationwide:	1,500
Assets managed:	\$1 billion+

## Corporate Staff

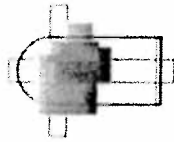
We all know it. Talented leadership is key to organizational success. At *National Church Residences*, an exceptionally talented 24-member Board of Directors represents professionals from the business community at large, as well as members of the four founding churches.

### Additionally . . .

NCX's corporate departments specialize in technology, training, asset management, regulatory compliance, social services, health care administration, marketing, public relations, and fund-raising. Highly skilled associates at NCX headquarters provide technical and administrative support in such specialty areas as accounting, legal affairs, fiscal management, admissions, purchasing, record keeping, and standard procedures tracking.

Further, a fully staffed, proactive human resources department develops, implements, and manages policies, procedures, and programs for equal employment opportunities, salary administration, benefits, recruitment and placement, employee performance goal setting and evaluation, and coordinated management training.





It takes astute, strategic planning to address the marketing challenges of any specific target audience. Marketing to seniors and modest-income families is no exception. Older adults, for instance, usually maintain a longer decision-making period when weighing a residential move. All families, regardless of income, require rock-solid assurances about their homes. Additionally, significant housing competition abounds nationwide. Let's face it—affordable housing opportunities must operate cost effectively and at high occupancy.

**National Church Residences** is keenly aware of the challenges of managing and marketing senior, family and health care communities. From accommodating prospective residents outside urban areas to communicating communities' benefits, NCR draws on decades of experience to develop strategic marketing procedures and support materials for resident managers.

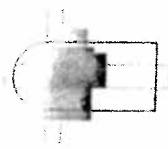
**Communications Resources:** Press releases, open house invitations, special events planning, and numerous other efforts promote business, neighborhood, media, and community relations.

**Communications Guide:** This detailed handbook is a compendium of standard marketing tactics for initial facility openings, strategies for addressing vacancy issues, and guidelines for exceptional resident, community and media relations.

**Ad Placements & Mailings:** Tried and true advertising placements and schedules, effective direct mail ideas, and well-tested tracking procedures uniquely support NCR's properties in a variety of contexts, including adherence to federal Affirmative Fair Housing regulations.

**Long-Term Professional Relationships:** Established business relationships with printers, direct mail providers, and advertising placement specialists provide effective, affordable marketing support.

**Professional Marketing Team:** NCR's expert marketing and public relations team provides individualized support for unique situations, conducts tutorial workshops, and writes targeted materials to enhance marketing processes and training.



Whether for seniors or families, affordable housing requires support from the public, government, and business sectors. *National Church Residences* applies its 40+ years of property development credentials to initiate, construct, acquire, and expand the nation's affordable housing communities nationwide.

**Mission:** NCR is dedicated to providing housing opportunities for people of income means, including seniors, families, and those with special needs. NCR is the nation's largest not-for-profit developer of affordable senior and family housing.

**Our Product:** NCR's diverse nationwide portfolio is comprised of:

- new construction senior communities
- new construction multifamily communities
- not for profit acquisition/rehab properties
- for profit acquisition/rehab properties
- managed properties

**Financing:** Our extensive background in the property financing arena ensures that NCR is uniquely experienced with the various funding types available to fit the need. Typical funding sources include:

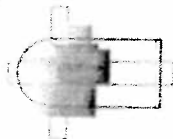
- Low income housing tax credits (LIHTC) 9%
- 4% LIHTC/tax exempt bonds
- Federal Home Loan Bank
- FHA's 221(d)3 and 221(d)4 programs
- 501(c)(3) bonds
- HUD 202 capital grants
- Conventional lenders
- CDBG & HOME funds
- Historic LIHTC

**Preservation:** In addition to new construction, NCR is committed to the preservation of the nation's shrinking supply of affordable housing. We support the maintenance, growth, and expansion of all levels of housing within the industry, with an emphasis on service-enriched supportive housing. NCR has preserved affordable communities in Pacifica, CA; Charlotte, Clinton, Monroe, and Rocky Mount, NC; Marietta, KS; Bridgeport & Barnesville, Ohio, and others.

**Joint Ventures:** NCR frequently collaborates and encourages joint endeavors with not-for-profit organizations, for-profit enterprises, community agencies, corporate sponsors, and other partnerships to build and preserve the nation's stock of quality affordable housing.

Additionally, NCR fee manages numerous properties and assets for organizations in need of expert property management services.

# Development



National Church Residences has seen explosive growth since its inception in 1961. NCR is the nation's largest, most comprehensive not-for-profit affordable senior & family housing developer.

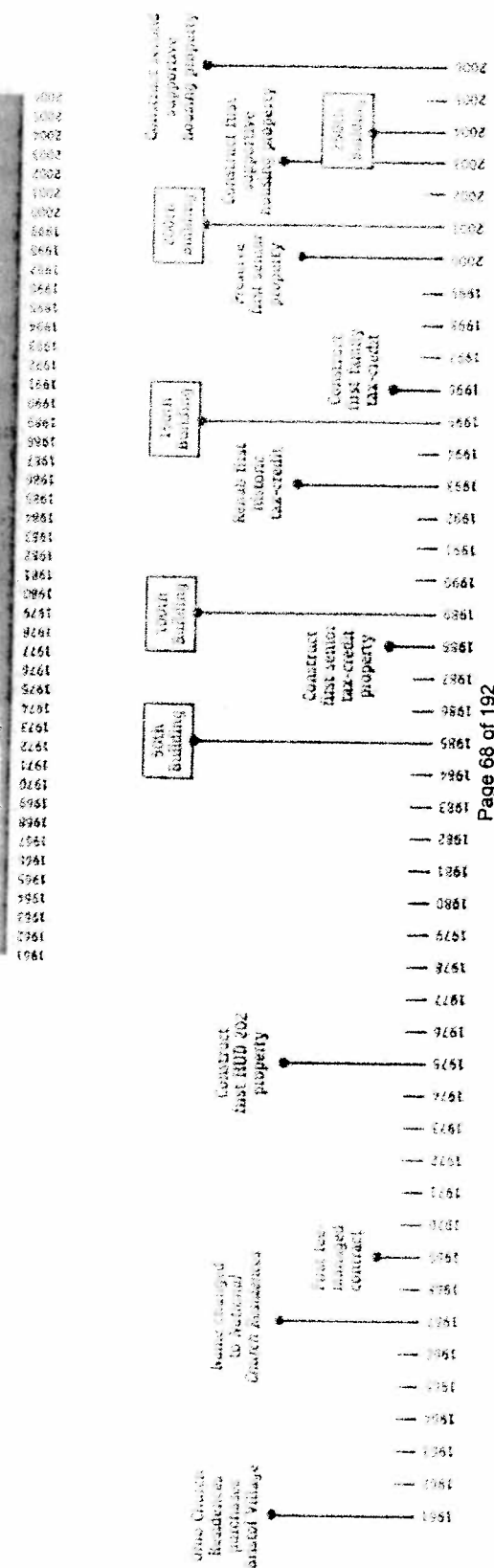
With the nation's stock of affordable housing at a critical low, NCR is committed to preserving, developing, and expanding the country's much-needed affordable housing supply. Armed with expert qualifications, vast resources, and abundant partners in the for-profit, governmental, and private business sectors, NCR is poised for aggressive growth as the foremost authority in the affordable housing development industry.

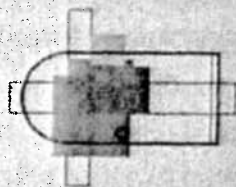
22,559

## Number of NCR Housing Units

23,000
22,000
21,000
20,000
19,000
18,000
17,000
16,000
15,000
14,000
13,000
12,000
11,000
10,000
9,000
8,000
7,000
6,000
5,000
4,000
3,000

403





*Since 1961, combining compassion with professionalism  
in our ministry of housing and supportive services.*

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# The Columbus Dispatch

WWW.DISPATCH.COM

WEDNESDAY, MAY 20, 2009

## Aging could cripple budget

### Half the state's revenue will go to Medicaid by 2020, research shows

By Catherine Candisky  
THE COLUMBUS DISPATCH

Ohioans are getting old and expensive. By 2040, the number of residents needing long-term care will double, and the added cost to the Medicaid program, which pays for many of those services with state and federal money, threatens to crush Ohio's budget.

Unless the system is altered, Medicaid could consume half the state budget by 2020, according to researchers at the Scripps Gerontology Center at Miami University in Oxford.

"The only way to serve more people is to increase the number in lower-cost services," said Robert Applebaum, a professor and director of the center's long-term care research project.

In testimony before the Senate Finance Committee yesterday, Applebaum said Ohio has made progress but has a long way to go to create an efficient and effective system of long-term care.

The Republican-controlled Senate is expected

to slash \$1 billion from a \$54 billion two-year budget passed by the House to help deal with a projected shortfall that could reach \$3 billion. Democratic leaders in the House will assist in making the rest of the cuts when the budget goes to a joint conference committee for a final review.

The booming long-term care crisis presents another fiscal challenge for lawmakers. A new Gerontology Center report recommends expanding the services available to Ohioans in need of long-term care. They should include in-home services, in which individuals hire and supervise their own care providers, and assisted living.

The array of services would allow more elderly people to continue living in their

homes, which is generally preferred. It's also cheaper and will save the state money by reducing the use of higher-cost nursing homes.

Medicaid pays \$136 a day for a nursing-home stay and \$38 a day to provide home care under Ohio's popular PASSPORT program.

But Ohio's elderly aren't the only ones running up the state's long-term care bills. The number of Ohioans younger than 60 in nursing homes is growing.

Over the past decade, there has been a 9 percent reduction in the number of Medicaid recipients older than 60 in nursing homes. But during the same time span, there has been a 17 percent increase in the

Medicaid recipients younger than 60 who use nursing homes, the report found.

Between April and June of 2008, nearly 15 percent of the 54,045 Medicaid patients in nursing homes were younger than 60.

Applebaum said many of those younger nursing-home residents, some with mild impairments and others suffering from mental illness, apparently have nowhere else to turn.

State officials have pushed for years to expand the long-term care options under Medicaid, with some success.

Currently, 72 percent of Ohio's long-term care budget is spent on institutional care and 28 percent on community-based services. That ranks it 43rd in the nation

for margin of institutional versus community care; however, it's an improvement from 47th place in 2004.

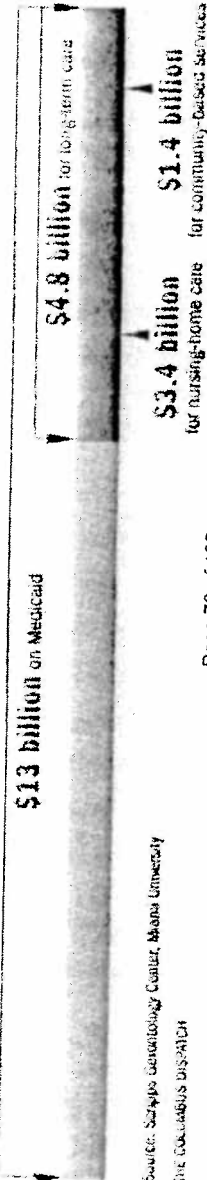
Applebaum said

Ohio's goal should be a 50-50 split.

Heated with national  
The Columbus Dispatch

### Long-term care

Medicaid, the tax-funded insurance program for the poor and disabled, is the largest payer of long-term care. Rising costs threaten to eat up half the state budget by 2020. A look at what Ohio spent on Medicaid in 2007:



Source: Scripps Gerontology Center, Miami University  
The Columbus Dispatch

**Business First of Columbus - March 2, 2009**

[/columbus/stories/2009/03/02/daily7.html](#)

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# COLUMBUS BUSINESS FIRST

Monday, March 2, 2009

## National Church Residences gets \$7M in HUD grants

Business First of Columbus

National Church Residences is working to create assisted-living units in two Ohio senior housing facilities with the help of more than \$7 million in federal grants.

The Columbus nonprofit, which owns or manages more than 300 affordable-housing facilities nationwide, said it was awarded about \$7.2 million from the U.S. Department of Housing and Urban Development's Assisted Living Conversion program. With the funding, the organization is upgrading facilities and converting some independent-living units into assisted-living units at Chillicothe's Hopeton Village and Cuyahoga Falls' Portage Trail Village.

At the 109-unit Chillicothe facility, the nonprofit is converting the 34 units on its sixth and seventh floors to assisted-living units, adding new bathroom fixtures and walk-in showers and replacing appliances, flooring and countertops. Meanwhile, at the 199-unit Portage Trail facility, the nonprofit is making assisted-living units out of rooms on the first three floors of the 13-story building.

Affected residents, the organization said, will be relocated in the buildings or off-site as the conversions will take up to a year for each facility.

The goal, Chief Development Officer Michelle Norris said, is to allow residents to maintain a high quality of life and save Medicare and Medicaid costs.

"HUD's Assisted Living Conversion program has proven successful in select cities across the country. It's a little-known program, but its objective is the same as NCR's - to allow residents to remain independent in their own homes, rather than making a premature or unnecessary move to a nursing home or assisted-living facility," Norris said in a release.



nrc.org

# The Homefront

The premier magazine of National Church Residences

## IN THIS ISSUE:

- InCare: There's No Place Like Home
- InCare Named To 2008 Homecare Elite
- NCR Merges With Heritage Day Health Centers
- NCR Appoints New Board Members

Spring 2009

## NCR GOES GREEN!

*NCR Director of Engineering & Energy Management Steve Bodkin has proven that going green makes sense for the organization, the environment, and the entire affordable housing industry. .... Story On Page 2*

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# SHADES OF GREEN

**Kermit was only half right.** While it might not be easy being green, it sure does have its perks.

Championing the go-green effort at National Church Residences (NCR) is Director of Engineering & Energy Management Steve Bodkin, who has proven that going green makes sense for the organization, the environment, and the entire affordable housing industry. Bodkin's energy expertise has catapulted NCR to the leadership spot for exactly how much an organization in this industry can do to address global warming by conserving energy and reducing its carbon footprint.

That footprint, or the amount of impact an organization has on the environment, can have some serious legs to it if companies aren't mindful of how their energy consumption directly affects global warming and our quality of life. NCR wants to do its part to address this very issue, and that's part of the reason that NCR Housing Chief Operations Officer Mark Ricketts tapped Bodkin early last year to spearhead NCR's energy consumption analysis and environmental impact reduction.

First order of business: implementing a lighting retrofit initiative at 100 housing properties throughout the nation. "By reducing our kilowatt emissions at those properties," Bodkin said, "we'll reduce our carbon emissions by 6.2 million pounds a year. That's the same as wiping out the emissions of 400 cars per year and also the same as a 500-acre mature forest."

While the lighting initiative involves a significant initial cost — \$1.2 million, to be exact — the return on investment is even more significant: not only the huge reduction of carbon footprint, but also a savings of \$323,000 a year for a simple payback of 3.6 years.

The changes don't stop there, with NCR scrutinizing even more opportunities for energy efficiency improvements at properties throughout the country.

Armed with historical data on electric and gas consumption for its properties, NCR has initiated a benchmarking process to develop a plan of attack for reducing energy utilization. By tracking its properties' electric and gas bills — not just in dollars, but also in consumption — NCR is able to convert that dollars-and-consumption data into carbon emissions statistics. Doing so enables NCR to establish exactly what its carbon footprint for housing looks like.

"We're creating a baseline for those carbon emissions," said Bodkin, "so we can develop goals for how we can reduce those emissions." Few, if any, others in the affordable housing industry are at NCR's level of analysis and planning.

"The whole thought is that we can't become better stewards and do what's right from an environmental standpoint unless we know what our carbon footprint is, and that's why we're doing this benchmarking," Bodkin said.

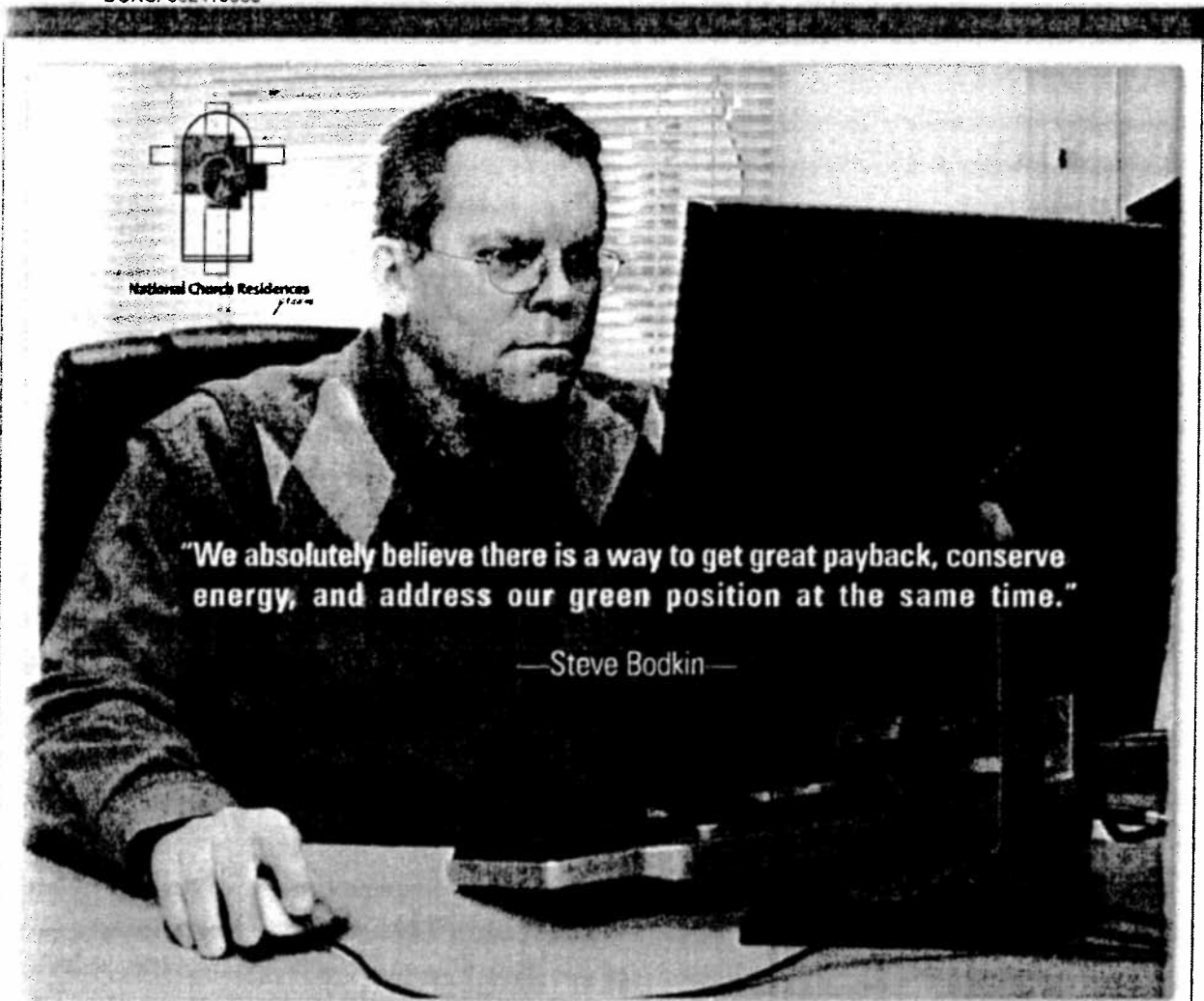
Another initiative currently underway is testing the results of a total envelope enhancement: performing a complete upgrade of a building's walls, windows, and roof, as well as increasing insulation and energy efficiency of the windows. What makes this project even more interesting is that for now, the envelope enhancement is the only physical change to the property, enabling NCR to monitor and retrieve precise data that specifically measures the efficiency and environmental impact solely from an envelope enhancement.

"If that becomes cost effective to do at other properties, then we will work hand-in-glove with our development staff to consider those initiatives in their projects," Bodkin said.

**While the lighting initiative involves a significant initial cost — \$1.2 million, to be exact — the return on investment is even more significant: not only the huge reduction of carbon footprint, but also a savings of \$323,000 a year for a simple payback of 3.6 years.**

In fact, all data and results are shared with NCR's development department, so that efficiencies and cost-savings can be woven into every piece of its overall processes, whether for existing properties or for new-builds.

Over the next year, NCR will also look at research and development initiatives, such as installing controls into property units. Controls are the property-version of artificial intelligence — the building just "knows" what to do if a variable changes. For instance, say a tenant leaves his apartment for a period of time. The thermostat could be programmed to set back automatically during the tenant's absence, thereby reducing energy output and cost, while increasing energy efficiency and environmental friendliness.



Other greening projects on the horizon? Measuring costs and associated savings with energy efficiency upgrades to get a feel for total return on investment, according to Bodkin. By the end of this year, NCR will have enough benchmarking data on emissions and efficiency to begin taking even broader strides in reducing the carbon footprint.

"We'll even be able to normalize by weather," Bodkin said, which means having the ability to make an apples-to-apples energy comparison between buildings, regardless of what kind of weather the building endures. While one property may tolerate the blistering summer sun in Florida, another suffers the frigid winter blasts in Minnesota. "We have to normalize the data, even from a weather standpoint, to make an accurate comparison and to find where the high energy-use buildings are so that we can address them in an intelligent, effective way." Adds Michelle Norris, NCR chief of acquisitions and development, "In addition to the savings and increased efficiency, NCR hopes to be a beacon to the affordable housing industry, with the message that environmentally-friendly buildings are not only necessary, they're possible."

Bodkin points out that "intelligent" is the key word for addressing efficiency, savings, and investment. Numerous companies around the world have spent untold millions in their efforts to go green, but with little thought to total cost output and any kind of return on investment.

**We're creating a baseline for those carbon emissions," said Bodkin, "so we can develop goals for how we can reduce those emissions." Few, if any, others in the affordable housing industry are at this level of analysis and planning.**

"You can end up spending a lot of money without doing what needs to be done," he said. "(They) can get wrapped up in 'going green,' but at end of day, they spent all that money without getting payback. We absolutely believe there is a way to get great payback, conserve energy, and address our green position at the same time." ■

# InCare: There's No Place Like Home!

**It's nice to be home.** National Church Residences' new InCare program is designed with just that fact in mind.

The program's common-sense approach to housing and health substantially increases older adults' ability to maintain independent living while offering enhanced quality of life. How? By merging two critical elements: affordable, independent housing and health care delivery.



InCare is a Medicare- and Medicaid-certified home health care agency serving Ohio seniors in Franklin and 14 surrounding counties. By offering seniors affordable alternatives to skilled nursing

and assisted living care, InCare works to keep these older adults active and independent in their own homes – and at a fraction of the cost of an institutional setting. The bonus: the program operates with a “have it your way” approach, providing home health services to seniors where, when, and how they want it.



“We realized,” said InCare & NCR Vice President Terry Allton, “that NCR’s extensive housing network, 47 years of expertise in the senior services arena, and long history of national advocacy for seniors, makes

NCR uniquely qualified to serve not only residents of our own properties, but seniors in our local areas, as well - right in the privacy and convenience of their own homes.”

Couple that with the knowledge and expertise of the 200+ senior service coordinators throughout NCR’s nationwide senior housing network, and it was only natural for NCR to offer yet another level of service aimed at helping seniors maintain their dignity and independence.

InCare’s at-home care and personal care services include: 24-hour response; round-the-clock care; skilled nursing; assisted living; homemaking service; personal care; hospice; service coordination; physical, speech, occupational, and rehabilitative therapies; and adult day services (in Franklin and Delaware Counties). The InCare program is available not only in Franklin

and Delaware Counties, but also in Adams, Fairfield, Highland, Jackson, Knox, Licking, Madison, Pickaway, Pike, Ross, Scioto, Union, and Vinton Counties.

“Our mission is to help seniors affordably age in place,” Allton said. “We’re excited about it because it ushers in a new era for both NCR and the senior service industry, using an innovative and unconventional approach to resident and non-resident care.”

**The program’s common-sense approach to housing and health substantially increases older adults’ ability to maintain independent living while offering enhanced quality of life.**

“InCare is more than home care and hospice,” said NCR President & CEO Thomas W. Stiemmer. “It’s a merger of housing and health care with an approach that changes how health care is delivered. Rather than reacting to a diagnosis or medical crisis, InCare takes a pro-active approach to prevent medical issues from entering a crisis stage. The integration of housing and health care allows for prevention and regular interventions.”

InCare is supplemented by NCR’s Ohio-based Traditions skilled nursing and assisted living communities. Traditions facilities in Chillicothe, Gahanna, Hilliard, and Waverly offer InCare services to patients who are well enough to be discharged to their homes, but who still require health care oversight and assistance. Via NCR’s recent merger with Heritage Day Health Centers, InCare also provides services to adult daycare clients who require care before or after Heritage’s traditional daytime operations. ■





## InCare Named to 2008 HomeCare Elite!

**A new service from National Church Residences**, a new hope for thousands of Ohio seniors, and now a new designation for InCare, NCR's new senior home health care program serving central and southern Ohio.

InCare, which merges affordable, independent housing with proactive health care delivery to help Ohio seniors age in place, has been named to the 2008 HomeCare Elite, a compilation of the most successful Medicare-certified home health care providers in the United States.

The annual HomeCare Elite review identifies the top 25% of agencies by ranking and analyzing performance measures in quality outcomes, quality improvement, and financial performance.

"We're honored and humbled to receive this national recognition," said InCare Vice President Terry Allton. "This is InCare's first year to achieve HomeCare Elite status."

InCare has more than 50 employees and serves a geographic area that includes 15 Ohio counties: Adams, Delaware, Fairfield, Franklin, Highland, Jackson, Knox, Licking, Madison, Pickaway, Pike, Ross, Scioto, Union, and Vinton. The program's common-sense approach to housing and health substantially increases older adults' ability to maintain independent living while offering enhanced quality of life, providing seniors with affordable

alternatives to skilled nursing and assisted living care at a fraction of the cost of an institutional setting.

"InCare is committed to providing patients with optimum care while performing at the highest level," said Kathleen Anderson, executive director of the Ohio Council for Home Care. "We congratulate InCare for this exciting achievement of being one of the top home care agencies in the nation." In Ohio, two-thirds of those agencies that received 2008 HomeCare Elite recognition are members of the Ohio Council for Home Care.

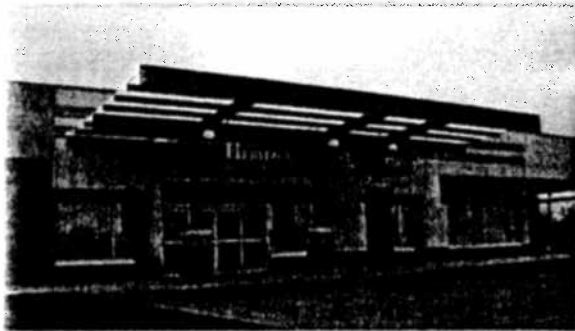
The 2008 HomeCare Elite, launched in 2006, is the only performance recognition of its kind in the home health industry. The program is brought to the industry by OCS, Inc., the leading provider of health care informatics, and DecisionHealth, publisher of home care's most respected independent newsletter.

InCare and National Church Residences are members of the Ohio Council for Home Care, a statewide trade association that was founded in 1965 and represents more than 394 home care and hospice agencies in Ohio. Membership is open to home care and hospice providers, suppliers to home care and hospice industries, and individuals not employed by a home care or hospice agency. ■



# National Church Residences Merges with Heritage Day Health Centers

**National Church Residences and Heritage Day Health Centers announced a merger** of the two central Ohio-based not-for-profit organizations. Founded in 1984, Heritage Day Health Services is the largest not-for-profit provider of adult day services in Ohio. With four centers in Franklin and Delaware counties, Heritage Day Health Centers serves approximately 420 people per week. Programs are based on individual needs, and include health monitoring; rehabilitative therapy; nutrition assistance; personal care; counseling; therapeutic activities; and transportation services.



Heritage provides comprehensive adult day services in the central Ohio area to residents who have cognitive and physical impairments. NCR's home health care program will complement Heritage services and best practices, and currently serves residents of NCR's affordable senior housing and senior health care communities in Franklin and adjacent counties, as well as Pike County. Eventual plans call for services to be expanded to NCR's 300+ nationwide affordable senior and family housing communities, located in 28 states and Puerto Rico. As part of the new partnership, NCR created The Bonnie Walson Memorial Fund at The Columbus Foundation, named in honor of Heritage's founder. The objective of the new fund is to support the mission of quality adult health services.

"Both National Church Residences and Heritage Day Health Services are firmly engaged in the mission to provide quality affordable services to seniors. Heritage's outstanding history of superior home health services, coupled with NCR's 47 years as the nation's largest not-for-profit developer of quality, affordable senior housing, makes this an ideal marriage of missions," according to NCR President & CEO Thomas W. Stemmer. "The result is the creation of a strong community

partnership of housing and health care resources that will include adult day health, service coordination, home health care, hospice care, affordable housing, skilled nursing, and assisted living."

Erica Drewry, executive director of Heritage Day Health Centers, said that in addition to the ability to provide increased services to a wider range of seniors, the merger of Heritage and NCR makes economic sense. "NCR's advanced business systems will enhance Heritage's core competencies and enable us to expand services beyond the central Ohio area, and allow us to continue to employ best practices in the service of our clients."

The primary objective is to allow senior and impaired adults to continue to live in their own homes, rather than being placed in a nursing or assisted living community. Statistics show that seniors are able to live in their own homes approximately two years longer than would be possible without adult day services. The average daily cost for skilled nursing home care is \$170.00, compared to \$55.00 for adult day services. Community-centered care also allows the caregiver to maintain employment outside the home, which results in lower workplace absenteeism and increased productivity, which would otherwise cost American industry millions on an annual basis. Studies performed in 2002 demonstrate that 13 more adult day service centers are needed to meet the demand for services in Franklin County, as well as 262 centers to meet the statewide need.

See "Heritage Day Health Centers" on bottom of next page.



## PEOPLE IN THE NEWS

# NCR Appoints New Members



**Eleanor N. Alvarez**, BA, MAT, is president of LeaderStat LLC, a Columbus, Ohio-based company that provides management services, including clinical, operational, and financial consulting, to more than 400 long-term care facilities throughout the nation. Alvarez holds a bachelor of arts degree in history from Hobart and William Smith College (Geneva, NY), as well as a master of arts degree in teaching from Colgate University (Hamilton, NY). In December 2008, Alvarez earned a master's degree in aging services from The Erickson School at EMBC (Baltimore, MD). Alvarez is a licensed nursing home administrator.



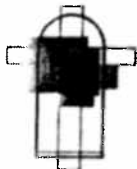
**Paul W. Bloomfield** is vice president of Kohr Royer Griffith, Inc., a Columbus, Ohio, firm that provides services for commercial, industrial, and investment real estate. Bloomfield is a graduate of the College of Franklin and Marshall (Lancaster, PA), from which he holds a bachelor of arts degree in political science and contemporary American history. Bloomfield is a member of both the Columbus, Ohio, and National Association of Realtors; the Society of Industrial and Office Realtors (SIOR); and is a Certified Commercial Investment Member.



**Cynthia L. Gerst** is real estate finance manager for Columbus, Ohio-based Limited Brands, which sells lingerie, personal care and beauty products, apparel, and accessories through its Victoria's Secret, Pink, Bath & Body Works, C.O. Bigelow, La Senza, White Barn Candle Co., and Henri Bendel brands. Gerst holds a bachelor of arts degree in public policy and history from Duke University, earned an MBA from Loyola College in Maryland, and is a member of Beta Gamma Sigma, an international honor society that honors business excellence.



**Peter H. Vogel, Jr.**, is executive vice president and CFO of The Millcraft Group, a premier independent merchant and converter of printing paper, that has been family-owned and operated for 87 years. Vogel is a two-time cum laude graduate of Cornell University (Ithaca, NY), from where he obtained a bachelor of science degree in industrial labor relations, as well as an MBA. Vogel is on the board of directors of both NetPrint Association, and Miami Valley Venture Funds.



National Church Residences

**Richard J. Miller** has been the CFO for Builder's Resource Group since joining the company in November 2004. In his role as CFO, Miller has primary responsibility for all financial matters associated with Builder's Resource Group and its related entities (Lifestyle Communities, Lifestyle Residential Properties, Lifestyle Property Management, Builders Financial Corp., Nationwide Energy Partners, and Lifestyle Services). Miller holds a B.S. in accounting from The Ohio State University. He currently serves on the board of trustees for The Homeless Families Foundation, and the finance and stewardship committees for St. Andrew Catholic Church (Columbus, Ohio).

### Heritage Day Health Centers continued.

Heritage Day Health Centers has been providing services to the central Ohio community for over 20 years. Heritage enables its clients to live more independently, while providing relief to their caregivers. Programs and services are designed not only to maintain adults' physical health, but to add new dimensions to their lives by helping them rediscover avenues of social, creative, and recreational enjoyment.

**The primary objective is to allow senior and impaired adults to continue to live in their own homes, rather than being placed in a nursing or assisted living community. ■**

## Running for the Residents

Touted as the "Largest Running Relay Race in the World," and "Mother of All Relays," The Nike Hood-to-Coast Relay stretches 197 miles near the top of Oregon's majestic Mt. Hood down to the beautiful Pacific Ocean beach in Seaside.



Over 12,000 Hood-to-Coast runners and 4,800 walkers shared in the experience at the 27th annual event on August 22 and 23, 2008!

Among the runners was National Church Residences (NCR) Senior Vice President and Chief of Acquisitions & Development Michelle Norris. Each year, Enterprise Community Partners, a frequent National Affordable Housing Trust (NAHT) collaborator investor in NCR affordable senior housing communities, participates in the event and selects two organizations to benefit from the proceeds. Michelle eagerly volunteered to participate in the run, on the condition that a portion of NAHT's proceeds go to the Kirby Manor resident subsidy fund (Cleveland, Ohio). ■

### NCR Staff

**Ron Adams**  
Board Chair

**Thomas W. Stiemmer**  
President & CEO

**Joseph R. Kasberg**  
Senior Vice President,  
Chief Financial Officer

**David A. Kayuha**  
Senior Vice President,  
Chief Administrative Officer

**Michelle H. Norris**  
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Chief Development Officer

**Mark R. Ricketts**  
Senior Vice President,  
Chief Operating Officer,  
Housing Division

**Jerry B. Kuyoth**  
Senior Vice President,  
Chief Operating Officer,  
Health Care

**Van J. Ambrose**  
Vice President  
of Foundations

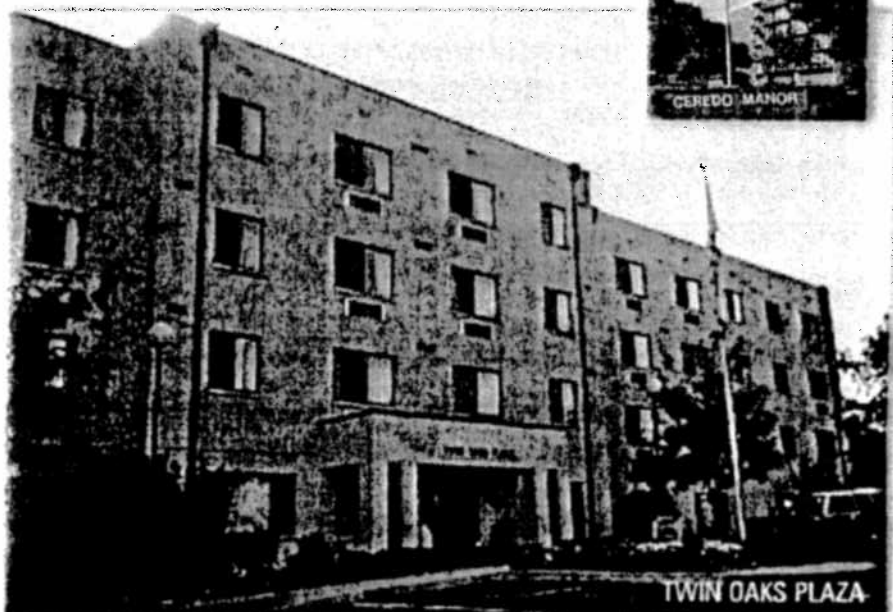
**Patrick J. Higgins**  
Vice President  
of Communications

**David A. Laman**  
Managing Editor,  
The Homefront

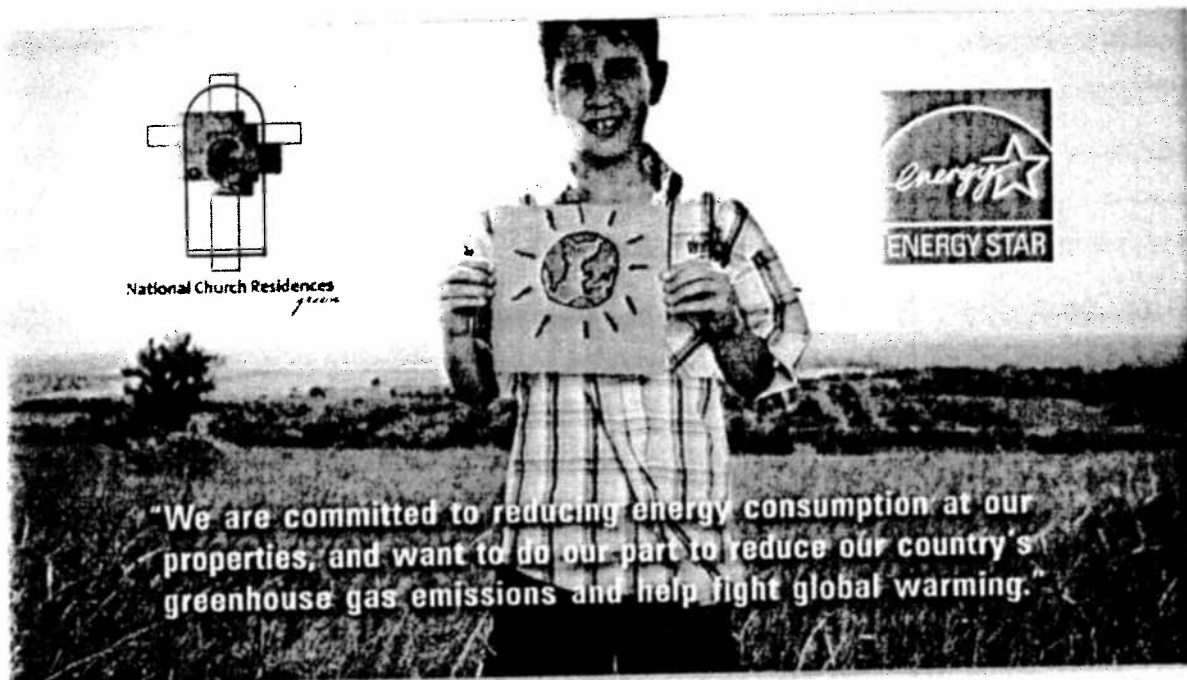
(800) 388-2151  
[www.ncr.org](http://www.ncr.org)

## Ceredo Manor and Twin Oaks Plaza FY2008 Top Performing Multifamily Properties

The Charleston HUD Field Office, in conjunction with the West Virginia Housing Development Fund, are proud to announce the "Top Performing Multifamily Properties" for the State of West Virginia for fiscal year 2008. The "Top Performing Multifamily Properties" represent the highest performing properties in the State of West Virginia, and the list is comprised of less than 10% of the total West Virginia subsidized portfolio. The criteria for this distinction were the combination of a high physical inspection score, high financial review score, and a management review rating of "superior." Congratulations to both Ceredo Manor and Twin Oaks Plaza on this outstanding accomplishment! ■



## NCR Joins EPA Campaign to Reduce Energy and Fight Global Warming at Its Properties



**National Church Residences has joined** the U.S. Environmental Protection Agency's (EPA) *Change the World, Start with ENERGY STAR* campaign to reduce energy use in NCR's 300+ properties.

NCR has joined in the fight against global warming by pursuing energy reduction initiatives that will reduce energy bills and greenhouse gas emissions. NCR is the nation's largest non-profit affordable senior housing developer.

"We are committed to reducing energy consumption at our properties and want to do our part to reduce our country's greenhouse gas emissions and help fight global warming," said Mark Ricketts, Sr. VP & COO. "NCR has already embarked on a lighting retrofit initiative at over 100 of our properties that will improve lighting efficiency and reduce energy by four million kWhs annually, which represents about a 5% reduction of our total electrical energy consumption. This will also result in a reduction in carbon emissions of six million pounds annually, which is the same as what could be absorbed by 500 acres of forest or the reduction of emissions from 400 automobiles."



"Becoming part of the solution to global warming takes less time and effort than you might think. You can start by taking simple steps like changing a light or looking for the ENERGY STAR label when you purchase new products," said Kathleen Hogan, director of the climate protection partnerships division at the EPA. "We are delighted to work with National Church Residences to help in the fight against global warming. Together, we can all make a difference and protect our environment through simple, everyday actions."

### About ENERGY STAR

ENERGY STAR was introduced by EPA in 1992 as a voluntary, market-based partnership to reduce greenhouse gas emissions through energy efficiency. Today, the ENERGY STAR label can be found on more than 50 different kinds of products, as well as new homes and buildings. Products that have earned the ENERGY STAR designation prevent greenhouse gas emissions by meeting strict energy-efficiency specifications set by the government. In 2007, Americans, with the help of ENERGY STAR, saved \$16 billion on their energy bills, while reducing greenhouse gas emissions equivalent to those of 27 million vehicles. For more information about ENERGY STAR, visit or call toll-free 1-888-STAR-YES (1-888-782-7937).



# Foundation Friends

Gifts to National Church Residences Foundations  
August 16, 2008 to December 31, 2008.

## Aspen Place

(Aurora, CO)  
In memory of Modesta, Felisa, Tirso,  
Jesus, Francisca, Belardo, Eduardo &  
Fulgencio  
Julita Odrón

## Autumn Grove

(Victor, NY)  
Francis H. Carney

## Balcones Haus

(New Braunfels, TX)  
A-1 Tri County Plumbing, Inc.  
Patsy A. Howell  
Seguin Electric Co., Inc.  
Tri-County A/C & Heating, Inc.

## Baptist Towers

(Atlanta, GA)  
Baptist Towers Residents  
Chapman Drug Co., Inc.  
Barbara Mitchell

## Barnesville Manor

(Barnesville, OH)  
Peggy Meola

## Bluebonnet Villa

(Bedford, TX)  
Bluebonnet Villa Residents  
Carie Campbell  
Vickie Davis  
From Our Hearts

## Boardtown Village

(Starkville, MS)  
Debbie H. Anklam  
John R. Arnold  
Wilbur H. Bell  
Barbara V. Bloomfield  
Boardtown Village Residents  
Sandra Brown  
Bugs B. Gone  
Allen Butler, M.D., P.A.  
Columbus Bank Association  
Eye & Laser Center of Starkville  
Sara & Anthony Gailman  
R. Joan Geiger  
Diane Hall  
Home-Med Equipment, Inc.  
Janice & Boyd Kynard  
Magnolia Outpatient Rehab  
Betty & James Mills  
Wanda Gail Mills  
Mobility Medical, Inc.  
Pauline N. Mosley  
Bain Nickels  
Minnie Parker  
Pharmnet Corporation  
James Raines  
Sheila & Scott Rivers  
Charlotte & Erwin Roach  
Southern Alarm & Communications,  
Inc.  
Southern Green Keepers  
Taste of China  
Welch Funeral Home  
Tamara & Andrew Whetstone  
Stephanie White  
James & Betty Wilson

## Bryn Mawr Glen

(Ravenna, OH)  
Bryn Mawr Glen Residents

## Ceredo Manor

(Ceredo, WV)  
Ceredo Manor Residents  
Crystal McSweeney

## Chambers Bridge Residence

(Brick, NJ)  
Carolyn T. Rivers

## Chateau Maurice

(Paris, TN)  
Chateau Maurice Residents

## Chimes Terrace

(Johnstown, OH)  
Carmen Rhoades

## Church Street Village

(Saint Peters, MO)  
A Better Way Home Care  
Church Street Village Residents

## Clymer Village

(Phillipsburg, NJ)  
Dolores A. Volkert  
Lynn Wales

## Cobblestone Court

(Austin, TX)  
Accord Home Care, Inc.  
Cobblestone Court Residents

## Commons at Chantry

(Columbus, OH)  
Anonymous  
Colleen Bain  
Nancy M. Bentley  
Maureen Callahan  
Daniel C. Fagan, Jr.  
Thomas & Jody Slemmer  
Joyce Stowers

## Commons at Grant

(Columbus, OH)  
Van & Terri Ambrose  
Jennifer K. Armstrong  
Colleen Bain  
James & Monica Baugh  
Larry & Mariann Bellman  
Geraldine Bolding  
Maureen Callahan  
Sandra Crites  
Denise L. Davis  
Daniel C. Fagan, Jr.  
Debra M. Huffine  
Jerry & Lorie Kuyoth  
Janice R. Piazza  
Michael N. Piazza  
Shaune D. Richardson  
Mary E. Shields  
Cecilia C. Simoneaux  
Thomas & Jody Slemmer  
Diane K. Smith  
Kathy D. Sturgell  
Tanner Steel Co.  
Ethel M. White

## Cotton Street Commons

(Monroe, NC)  
Wal-Mart Foundation

## Crossroads Court

(Dexter, MO)  
Adams & McCord, Inc.  
Lena & Robert Adams  
Carwile Glass, Inc.  
Crossroads Court Residents  
D & S Drug LLC  
Becky & Allen Edmonds  
Paula & Eddy Eubanks  
First Midwest Bank of Dexter  
Pamela G. Griffin  
Yewell G. Lawrence, Jr.  
Tamara Mallard  
Rhonda Martinek

## Crossroads Court (continued)

Modern Woodman Jr. Service Club  
#4625-3  
Overturf Healthmart  
James & Emilie Pecka  
Trish & Jeff Williams  
Belinda & Benjamin Worley

## Cypress Sunrise Apartments

(Cypress, CA)  
In memory of Edward Gilbert  
Frances Gilbert  
In memory of Grant O'Neill  
Gisela M. O'Neill

## Derry Station

(Derry, PA)  
Derry Station Residents

## East Valley Crossing

(Veradale, WA)  
Vivian L. Hammock

## Ecumenical Village

(West Memphis, AR)  
Arkansas Hospice, Inc.  
Crittenden Memorial Hospital  
East Arkansas Family Health Center,  
Inc.  
Ecumenical Village Residents  
Andrea Kibe  
Medical Necessities, Inc.  
Cindy & Preston Parker  
Linda Vaughn  
Yolanda Waller  
In memory of Jerry Pozzie  
Ecumenical Village Residents Assoc.

## Eden Cross Apartments

(Sequin, TX)  
A-1 Tri County Plumbing, Inc.  
John T. Brown, Jr.  
Seguin Electric Co., Inc.  
Tri-County A/C & Heating, Inc.

## Eden Place

(Sequin, TX)  
A-1 Tri County Plumbing, Inc.  
Seguin Electric Co. Inc.  
Tri-County A/C & Heating, Inc.

## Evening Star Villa

(Houston, TX)  
Evening Star Villa Residents  
Rebecca Hooker

## Fair Havens Village

(Sebring, FL)  
Mary K. Clark  
Fair Havens Village Residents

## Fairmount Gardens

(Camillus, NY)  
Deborah Zimpfer

## Georgetown Station

(Indianapolis, IN)  
Georgetown Station Residents

## Grace Gardens

(O'Fallon, MO)  
A Better Way Home Care  
Grace Gardens Residents

## Green Park Terrace

(Indianapolis, IN)  
Americare Home Health Services, Inc.  
Comprehensive Health Management  
Peggy & Randy Duncan  
Kari & Chad Fletcher  
Green Park Terrace Residents

## Green Park Terrace (continued)

Greenwood Health & Living  
Community  
Staci & Robert Hedges  
Home Services Unlimited, Inc.  
Perry Senior Citizen Services  
Carol J. Ragsdale  
Ross Publishing

## Greenport Manor

(Hudson, NY)  
Arthur Tieger

## Harboursite

(Stamford, CT)  
Josephine Chirillo  
Julia Ginolfi  
Paul Sacchetti

## Hopeton Village

(Chillicothe, OH)  
In memory of Terry Millar  
Hopeton Village Residents Assoc.

## InCare

(Columbus, OH)  
Teresa Alton  
Shaune Richardson  
Cecelia Simoneaux  
Ethel White  
In memory of Allen Wayne Bowers  
Marcia & Robert Atwell  
Virginia & Marshall Barney  
Kathleen & Bill Bellerose  
Barbara A. Falkenberg  
Ann Gabriel  
Linda Gregory  
Lois E. Hinton  
Margaret & Thomas Horst  
Jane & Robert Mauger  
Steve & Linda Mauger  
Priscilla Mead  
G. Kelvin & W. June Putnam  
Shelley & Michael Young  
In memory of Michael Burns  
Barbara Anderson  
Alice Dinicola  
Mr. & Mrs. James Haunty  
Bill Vogel  
Bob Vogel  
In memory of Barbara Crable  
Brotherhood of Railroad Signalmen  
Robert & Sandra Haulter  
Fred & Lynne Leif  
National Railway Labor Conference  
Robert Roach, Jr.  
Transportation Communications  
International Union  
Union Pacific Labor Relations  
In memory of Mary Howard  
Lyn Howard  
Ingram Funeral Home  
Beverly & Andrea Kool-Tucker  
Carol Lannan  
Wilma Noonan  
Jacqueline Thompson  
In memory of Mary L. Weinrich  
Lloyd Johnson  
Lucille R. Johnson

## Ingram Court

(West Memphis, AR)  
Arkansas Hospice, Inc.  
Crittenden Memorial Hospital  
Ingram Court Apts Residents  
Andrea Kibe  
Medical Necessities, Inc.  
Cindy & Preston Parker  
Yolanda Waller

Many other residents, friends, and staff supported our mission through  
group fundraising activities at their local NCR communities.

**Island Parkway Manor**  
(Defiance, OH)  
Island Parkway Manor Residents

**Jaycee Fairgrounds Village**  
(St. Charles, MO)  
A Better Way Home Care  
Jaycee Fairgrounds Village Residents

**Jaycee Terrace**  
(St. Charles, MO)  
Jaycee Terrace Residents

**Keeseville Country Gardens**  
(Keeseville, NY)  
Keeseville Country Gardens Residents

**Ken-Mar Apartments**  
(Martinsville, IN)  
Ken-Mar Apartments Residents

**Kirby Manor**  
(Cleveland, OH)  
Network Corporation

**Kiwanis Towers**  
(Kingsport, TN)  
Alexandra L. Berg  
Judith Ford  
Alice F. Payne

**Lincoln Ridge**  
(Cleburne, TX)  
Lincoln Ridge Residents

**Lyons Manor**  
(Lyons, NY)  
Henry Frazer

**Magnolia Acres**  
(Angleton, TX)  
Amigos Cristianos, LLC  
Sylvia J. Bomnskie  
Central Electrical Supply  
Leroy F. Cole  
Carolyn G. Peters

**Morning Star Apartments**  
(Wharton, TX)  
Belinda McClure

**Mountainview Commons**  
(Granville, NY)  
Mountainview Commons Residents

**New Towne Village**  
(Leonardtown, MD)  
New Towne Village Residents

**Oak Bluff Village**  
(Columbus, TX)  
Roy L. Kulhanek

**Oak Creek I & II**  
(East Brunswick, NJ)  
Kie-Fang Ho  
Oak Creek Village I & II Residents  
In memory of Thiem Thuy Ngo  
Kie-Fang Ho

**Oleander Commons**  
(Houston, TX)  
Gaynell H. McKee  
Oleander Commons Residents

**Palm Springs Villa**  
(Hialeah, FL)  
Palm Springs Villa Residents  
In honor of the Rev. John R. Glenn  
Foundation  
Fidelina del Toro  
Josefina Estomba

**Pecan Grove**  
(Bolivar, TN)  
Pecan Grove Residents

**Plateau Ridge**  
(Cleburne, TX)  
Plateau Ridge Residents

**Portage Trail Village**  
(Cuyahoga Falls, OH)  
Akron Professional Baseball, Inc.  
William Carpenter  
Paula & Mark Edmonds  
Portage Trail Village Residents  
Josephine Stanovcak

**Prairie Village**  
(El Campo, TX)  
Rosie Burt  
Tommy Kachmar

**Primrose Park**  
(Bedford, TX)  
Vickie Davis  
From Our Hearts  
Primrose Park Residents

**PSI Mandarin Center**  
(Jacksonville, FL)  
Debbie A. Campbell  
PSI Mandarin Center Resident Assoc.

**Quinby Park Apartments**  
(Webster, NY)  
Frances Castagnaro  
Helen K. Parker

**Renaissance Senior Apartments**  
(Toledo, OH)  
Mark & Julie Ricketts  
Thomas & Jody Slemmer  
Trinity Episcopal Church

**Reserve at Indian Hills**  
(Orlando, FL)  
Reserve at Indian Hill Residents

**Ridgeview Apartments**  
(Mt. Pleasant, PA)  
Ridgeview Apartments Residents

**Roxanna Booth Manor**  
(Kenova, WV)  
Roxanna Booth Manor Residents

**Sandstone Foothills**  
(Mineral Wells, TX)  
Sandstone Foothills Residents

**Santiago Fajardo**  
(Fajardo, PR)  
Santiago Fajardo Village Residents

**Sawyer Gardens**  
(Niagara Falls, NY)  
Sawyer Gardens Residents

**Shaler Oaks**  
(Pittsburgh, PA)  
Shaler Oaks Residents

**Sharpsburg Towers**  
(Pittsburgh, PA)  
Sandra Krebs  
Sharpsburg Tower Residents  
In memory of Robert Hughes  
Stella Hughes

**Shenedehowa Village**  
(Clifton Park, NY)  
Mary Johnson  
Anita Sisum

**Solomon Heights**  
(Queensbury, NY)  
Lillian V. Martindale

**Southwood Gardens**  
(Shreveport, LA)  
Southwood Gardens Residents  
In memory of Clara Dunn  
Southwood Gardens Residents

**Spring Valley Crossing**  
(Kalamazoo, MI)  
Absolute Homecare & Medical  
Staffing  
Martha R. Cohen  
Fresh Perspective Home Care

**Spring Valley Crossing (continued)**  
Pride Care Ambulance  
John R. Speeter  
Spring Valley Crossing Residents

**Stafford Village**  
(Worthington, OH)  
Deborah & Douglas Demsko

**Stoneridge Court**  
(Dublin, OH)  
Dana Hanscel

**Summit View Place**  
(Niagara Falls, NY)  
Summit View Place Residents

**Tejas Cove**  
(Bay City, TX)  
Columbus Plumbing & Service  
N & J Services  
Raul Vera

**Tod's Crossing I & I**  
(Warren, OH)  
Tod's Crossing Residents

**Trinity Manor**  
(Middletown, OH)  
Jeffrey R. Caldwell

**Trinity Towers**  
(Atlanta, GA)  
Cooper & Associates LLC  
Discount Pharmacy Services, LLC  
Durable Medical Supply, Inc.  
Trinity Towers Residents

**Vista Aliso**  
(Laguna Beach, CA)  
Jackie Palmer

**Wapakoneta Village**  
(Wapakoneta, OH)  
Connie S. Kiser

**Westminster Homes**  
(Jennings, LA)  
Family Drug Store of Jennings, Inc.  
Jennings VFW Post #3686  
Ladies Auxiliary VFW Post #3686  
Westminster Homes Residents

**Westminster Scotlandville**  
(Baton Rouge, LA)  
Roosevelt Nelson  
Progress 63, Inc.  
Harold Robinson  
Farsha L. Young

**Westminster Tower**  
(Kenner, LA)  
Geraldine Bolding  
Myrtle Breaux  
Monica F. Cohn  
Shaune D. Richardson  
Cecilia C. Simoneaux  
Ethel M. White

**Wheatfield Towers**  
(Niagara Falls, NY)  
Noreen Howard  
Wheatfield Towers Residents

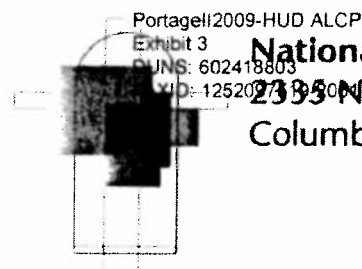
**Wheat Street Towers**  
(Atlanta, GA)  
Wheat Street Towers Residents

**White Oak Village**  
(Wadsworth, OH)  
Michael & Karen Miller

**Willett Manor**  
(South River, NJ)  
Janet Hartman  
Louis Wronski

**Wysong Plaza**  
(Alhambra, CA)  
Maria Ochoa

**General Gifts**  
Ronald D. Adams  
Teresa & Sean Allton  
Van & Terri Ambrose  
Anonymous  
John R. Barr  
Larry & Mariann Bellman  
Berardi & Partners  
Daniel Berger  
Robert B. Bishop  
Paul & Toni Bloomfield  
Megan & Steven Bohlen  
James G. Branscom  
Teresa Brown  
Marjorie & Thomas Cannon  
Tamara Cannon  
Sean Canty  
Don Chandler  
Lisa Cherry  
Kim Chin  
James Coons  
Edith & George Craig  
Suzann Cunningham  
Denise L. Davis  
Sherri Dembinski  
Fred & Cheryl Diers  
Sharon Drerup  
Sue Duilly  
Rev. Richard & Linda Ellsworth  
Cynthia & Michael Evans  
Meghan Ewing  
Daniel C. Fagan, Jr.  
Robert & Lisa Foster  
Julie & Timothy Fox  
Julie Frattianne  
Roy H. Gilliland  
Rev. John & Betty Glenn  
Mary Melissa & Jay Green  
Kathryn Hakes  
Joshua Hall  
Stacia Hance  
Gloria & Paul Hardy  
Sheryl L. Hatcher  
Stacy Herman  
Ann Hilson  
Bruce Hogan  
Lita Holman  
Matt Hood  
Kathleen & John Hupper  
Floyd & Mary Jones  
Katherine W. Jones  
Olivia Kamer  
Steven Kerber  
Wayne Kinsel  
Patricia Krayner  
Cynthia Kuhns  
Jerry & Lorie Kuyoth  
David Leman  
Robert & Melanie Lindeman  
Loth, Inc.  
Mark A. Evans & Associates  
Leslie Mayes  
Michelle Mendenhall  
Marcia Mikols-Nelson  
Amanda Nauman  
Michelle & David Norris  
David Kayuha & Bridget O'Reilly  
Fatton Partington  
Victor Penrod  
Sandra W. Peterson  
Plante Moran  
Nina & Jonathan Price  
Mark & Julie Ricketts  
Thomas Rigney  
Steve & Maeva Rish  
Christina Sanchez  
Kenneth C. Schaefer  
Honey Shaw  
Thomas & Jody Slemmer  
Diane K. Smith  
Kimberly Speidel  
Gene Steffen  
Timothy Zaleski  
Edward Zatezalo  
In honor of Rev. John R. Glenn  
Blaine T. Sickles  
In memory of Eldon & Gladys  
Rinchart  
Jeff & Angie Doles



PortageII2009-HUD ALCP

Exhibit 3

DUNS: 602418803

UD: 12520271950

## National Church Residences

2335 North Bank Drive  
Columbus, Ohio 43220

NON-PROFIT ORG.

U.S. POSTAGE

**PAID**

Columbus, Ohio

Permit No. 1669

# National Church Residences Health Care Gifts

### Traditions at Bath Road

(Cuyahoga Falls, OH)

10 Communications Services

Advanced Chiropractic & Wellness Center

Aire-Therm, Inc.

Alco Chem

Van & Terri Ambrose

Salaisopin Boontanond

Larry & Betty Bramlett

Rebecca & William Brandy

Cardinal Retirement Village

ComDoc

Consortium Concepts, LLC

Ann Dean

A. Cathy Dixon

Daniel C. Fagan, Jr.

Falls River Concert, LLC

Family Treasures Jewelers

Larry Hall

Health Aid of Ohio, Inc.

Home Helpers Non-Medical in Home Care

J & C Ambulance Service

JV Medical Services

Tamara & Wayne Kean

Debra & Michael Keller

Jerry & Lorie Kuyoth

Gerald & Susan Lewis

Valerie Liggett

Lighthouse Promotions

Dennis Lucas

Laura Lucas

Joanne M. Myers

Rebecca A. Patonai

PharMerica Corporation

Preventive Measures

Psychological Transitions

Katherine & Timothy Rasinski

Nancy & Tom Reddick

S.A. Comunale Co. Inc.

S & K Asphalt & Concrete Inc.

S.C. Manufacturing, Inc.

Thomas & Jody Stlemmer

Source Diagnostics

Linda & Timothy Stahl

Summit Behavioral Health Group, Inc.

Dick E. Swinehart

Sysco Food Services of Central Ohio, Inc.

Techo Life Safety Systems, Inc.

Mabel Marie Upham

Robert Douglas Upham

William S. Upham

Valley Savings Bank

Patricia & Brian Wittman

Christine & Robert Yehle

In memory of Norma Bond

Richard & Jeanne Cline

Pamela & Dan Ellis

In memory of Mary Frances Clark

Kathryn L. Locke

In memory of Lorraine Loewlein

Johanna & James Banks

Anthony & Katherine Cox

Dave & Brenda Lietz

Lila & Robert Nissel

Mary K. Nordstrom

Optimist Club of Akron OH

Traditions at Bath Road

Anna & John Wiant

In memory of Mary McCoy

Traditions at Bath Road

Traditions at Mill Run

(Hilliard, OH)

Daniel C. Fagan, Jr.

Kathryn Hakes

Dana Hansel

Fred & Beverly Kaiser

Jerry & Lorie Kuyoth

Concetta F. Mancuso

James & Ann Savage

Thomas & Jody Stlemmer

Barbara J. Szelinski

Traditions at Mill Run

Michael & David Walborn

Wal-Mart Foundation

Dawn E. Watts

In honor of Betty Crow

Kenneth & Connie Becker

In memory of Jeanne Brown

Traditions at Mill Run

In memory of Chloe Mae Davis

Traditions at Mill Run

In memory of Mildred "Millie" Eversole

Traditions at Mill Run

In memory of Betty Kierner

Traditions at Mill Run

In memory of Lorraine Lingert

Traditions at Mill Run

In memory of Bill McCrackin

Traditions at Mill Run

In memory of Gizella Scolieri

Robin Adamson

Columbus Health Department

Employees

James & Deborah Henderly

Traditions at Mill Run

In memory of Thomas Shkurti

William J. Shkurti & Family

Traditions at Stygler Road

(Gahanna, OH)

Lori A. Bishop

Daniel C. Fagan, Jr.

Family Health Care Center

Kathy Isbister

Patricia Krayer

Jerry & Lorie Kuyoth

Legacy Commercial Flooring LTD

Otis

Vivian Rose

Thomas & Jody Stlemmer

Techo Life Safety Systems, Inc.

Traditions at Stygler Road

Joanne & B. David Whiteman

In memory of Rosella Congrove

Traditions at Stygler Road

In memory of Hattie Gales

Traditions at Stygler Road

In memory of Josephine Gillings

Traditions at Stygler Road

In memory of Michael Gyamerah

Traditions at Stygler Road

In memory of Iva Belle Haubiel

Imogene Brown

Traditions at Stygler Road

Eileen & L. Michael Watts

Pamela & Jeffrey Whittington

Donna & David Willets

In memory of Mary Hunter

Traditions at Stygler Road

In memory of Richard Johnson

Traditions at Stygler Road

In memory of Willa Sims

Traditions at Stygler Road

Traditions of Chillicothe

(Chillicothe, OH)

Burrell & Joyce Adkins

Van & Terri Ambrose

Dr. Catherine A. Bishop

Heidi M. Colburn

David Meade Masseie Trust

Lynn Digges

Daniel C. Fagan, Jr.

Mary Ann Hydel

Jerry & Lorie Kuyoth

Patricia Nichols

Thomas & Jody Stlemmer

Jean & Allen Steel

A.J. Stout

In memory of Georgia Bollman

Traditions of Chillicothe

In memory of Allen Wayne Bowers

Michael & Sherry Becker

Bowers Family

Donald J. Bowers

Lynne & Jeffrey Brown

City of Upper Arlington

Pat & Martin Freedman

Cheryl & Edward Klekotka

Norma & Kenneth Putnam

Traditions of Chillicothe

Deborah & Robert Walter

In memory of Addie Curry

Traditions of Chillicothe

In memory of Arnold Cydrus

Traditions of Chillicothe

In memory of Ora French

Traditions of Chillicothe

In memory of Richard Hinds

Lynn Digges

Brenda Elliott

Traditions of Chillicothe

In memory of Demma Melton

Traditions of Chillicothe

In memory of Margery Orr

Traditions of Chillicothe

In memory of Robert Riley

Traditions of Chillicothe

In memory of Margaret "Marnie" Stein

Dr. & Mrs. Lewis W. Coppel

Lois Z. Crawford

James O. Doersam

Herbert & Bettie Friedman

Sally Jane & Terry Spense

Traditions of Chillicothe

In memory of Ann Stitt

Traditions of Chillicothe

In memory of Leah Van Gundy

Traditions of Chillicothe

In memory of Vernon Wischart

Traditions of Chillicothe

28	69	89	44	27	67	65	90	43	05	41	79	58	00	37	30	00	41	41	78	92	00	54	35	68	12	14	00	28	14	05	68	32	07
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**EXHIBIT 3**

*A Description of your community support:*

- (b) *A description of your efforts to involve elderly persons, including minority elderly persons and persons with disabilities in:*
- (1) *The development of the application;*
  - (2) *The development of the ALF operating philosophy;*
  - (3) *Review of the application prior to submission to HUD; and*
  - (4) *Your intent whether or not to involve eligible ALF residents in the operation of the project.*

(1) *The development of the application*

As part of the development of this application to convert a portion of the building to an assisted living facility, NCR and the Portage Trail Village management conducted several focus group discussions with residents and elders in the community as well as with our staff.

**Attached are notes from the resident meeting which details residents and elder's involvement in the development of the application. The notes reflect the residents' support for this initiative.**

(2) *The development of the ALF operating philosophy*

As our population has aged in place, we have responded with an ever-increasing array of service initiatives, to meet the needs of our residents. As we respond to the growing needs of our residents, we have involved residents in the development and operations of these various initiatives through regular meetings. The following Philosophy/Mission Statement guides the development of assisted living services at Portage Trail Place.

***Mission Statement***

***NCR and its partners work together to foster self-sufficiency and an improved quality of life for underserved individuals, families and small communities.***

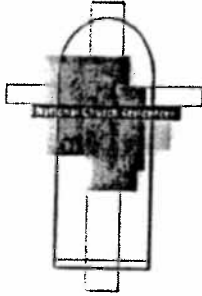
*(3) The review of this application*

Portage Trail's Resident Council is an active organization that meets monthly with the management to discuss issues related to the operation of the facility. As part of this application process, members of this committee reviewed this application. Their comments and suggestions were incorporated into project proposed in this application.

*(4) Your intent to involve elderly persons in the operation of the project*

Portage Trail Village is committed to involving residents and elders in the operation of this project. As stated in the previous section, the Portage Trail Village Resident Council has been actively involved in the application process, and they will continue to be involved in the operation of this project.

**Included in this exhibit is Portage Trail Place's certification that elderly persons, including minority elderly persons, will be involved in the development and operation of the project.**



## National Church Residences

2335 NORTH BANK DRIVE, COLUMBUS, OHIO 43220-5499  
PHONE (614)451-2151 FAX (614) 451-0351 TDD (800) 925-8689

### Resident Information Meeting: October 22, 2009 @ 2:00 P.M.

Dan Fagan called the meeting to order at 2:00 P.M. – **Portage Trail Village**

The tenants were informed that Portage Trail Village was once again submitting an application for funding under HUD's Assisted Living Conversion Program. A short discussion took place and the following comments and concerns about the Phase II ALCP were brought up by those tenants in attendance at the meeting:

#### General Comments:

A resident stated that it would be a great benefit to having onsite meals provided three times a day.

Another resident asked if a nurse would be on staff to dispense medicines to each resident in the unit because sometimes remembering different times for each medicine is hard for them.

Several tenants remarked that they are now beginning to have interviews for the Assisted Living Program and are getting excited about it.

A resident stated that they are now interested in applying for the Assisted Living Program.

Some residents asked if the Therapy Room would be available for others to use instead of going out to therapy.

One resident asked if she could apply for the Assisted Living Program after it is completed and full.

Several residents asked if they went to the Assisted Living would they still be able to participate in the building activities that the independent living resident have.

Some of the residents asked if they would be allowed to go out with others in the outside community. (shopping, the store, vacation with family, etc.....)

#### Relocation:



Many of the residents stated that more AL apartments will be available for them to relocate to instead of moving out of the building, so that would be good for them.

If they still had to be moved out would it be locally where they would be moved to or where? This is a big concern because family is here in Cuyahoga Falls and so are most of the caregivers they have.

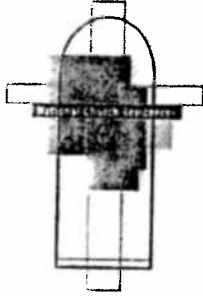
Dan Fagan assured the tenants that there was no plan to have tenants displaced off premise at this time however, if that became an issue at a later date due to unforeseen circumstances; every effort would be made to keep those tenants in the Cuyahoga Falls community.

Tenants were reminded to get their flu shots.

Tenants were asked to continue their great efforts in recycling at the Portage Trail Village project.

There were no further questions or concerns.

After light refreshments were served, the meeting was adjourned.



## National Church Residences

2335 NORTH BANK DRIVE, COLUMBUS, OHIO 43220-5499  
PHONE (614)451-2151 FAX (614) 451-0351 TDD (800) 925-8689

### Resident Information Meeting II – October 26, 2009 @ 2:00 P.M.

The meeting was conducted by Dan Fagan at **Portage Trails Village**

Now that residents have had a chance to meet with Corporate, they seem to have a much more positive outlook toward assisted living. After hearing the positive changes that will be made in the entryway and common areas, residents realize that they will ALL benefit from the renovation.

Many of the residents know someone—a friend or former resident—who needed a higher level of care and had to go to a nursing home because there was no intermediate level of care. There are already former residents waiting to come back here to the AL units. Residents who are not “ready” for an AL unit yet are pleased to know that there will be units here for them in the future if and when the need arises.

Some of the residents who have had to relocate within the building look at it as a “fresh start”—in many cases a newly painted and carpeted apartment with a totally different view.

As far as doing additional renovation for more AL units the following comments were made by residents at the Portage Trails Village project:

Resident C.F. stated that “if there is a need, they should be here”;

Resident, B.S. stated that the AL program is a “good thing” and that having the building “half and half” would be “good”. She also added that perhaps we should “try the first three floors and see how it goes”;

R.S. stated that she and her husband are “content” here and “don’t need AL yet, but might someday”. She indicated it is “OK” if the renovation continues;

J.T. feels it is a good program for “those who need it”, but is “happy with the way things are for him”. He added that he notices “a lot of people having trouble getting around, going to the store, etc.” and feels it would help them; and

J.R. stated she is “scared it would all be AL”, and she would lose her apartment. She is, however, willing to be relocated here if she can get the same size apartment.

It was brought up that six residents are in the process of being assessed for an AL unit. Three have already been determined eligible. Area Agency has referred an additional 27 to Traditions at Bath Road for assessments.

Further discussion continued and the residents were notified that relocation has begun on the floors that are going to be renovated. Of the 32 residents that need to be relocated, two have already been moved to permanent housing, and 21 are scheduled to be moved (18 to upper units and 3 out of the building). We are confident that by the time construction begins, we will have available units for the remaining residents, and no one will have to move off-site temporarily. This reassured those tenants that had expressed concern about moving off-site at the previous meeting. All in all the tenants were very positive about the ALCP and understood that this will afford them the opportunity to stay in their "homes" and receive the services they may now need or will eventually need as they age in place at Portage Trails Village.

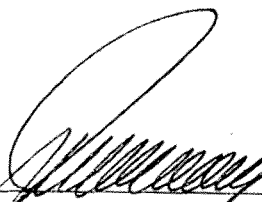
A light refreshment was served and the meeting was adjourned.

*Certification of Intent to Involve Elders including Minority Elders  
and Persons with Disabilities in the Operations of the Project.*

Portage Trail Village is committed to involving residents and elders in the operation of this project. The Portage Trail Village Resident Council has been actively involved in the application process, and they will continue to be involved in the operation of this project.

National Church Residences of Cuyahoga Falls, OH, certifies that it will involve elders, including minority elders and persons with disabilities in the Operations of the Project.

October 27, 2009



---

Joseph R. Kasberg  
Vice President/Secretary-Treasurer  
National Church Residences of Cuyahoga Falls, OH

**EXHIBIT 3**

*A Description of your community support:*

*(c) A description of your involvement in your community's Consolidated Planning and Analysis of Impediments to Fair Housing (AI) processes including:*

- (1) An identification of the lead/facilitating agency (ies) that organizes/administers the processes;*
- (2) A listing of the Consolidated Plan/AI issue areas in which you participate; and*
- (3) The level of your participation in the process, including active involvement with any neighborhood-based organizations, association, or any committees that support programs and activities that enhance projects or the lives of residents of the projects, such as the one proposed in your application. If you are not currently active, describe the specific steps you will take to become active in the Consolidated Planning and AI processes*

- (1) An identification of the lead/facilitating agency(ies) that organizes/administers the processes*

The City of Cuyahoga Falls, Ohio Planning Department is the lead agency that administers the process. And the City of Akron, Ohio's Department of Planning and Urban Development commissioned the most recent Analysis of Impediments to Fair Housing that included Summit County, where Portage Trail Village is located.

- (2) A listing of the Consolidated Plan/AI issue areas in which you participate*

As indicated in the City of Cuyahoga Falls Consolidated Plan 2009-2013 and the aforementioned Analysis of Impediments to Fair Housing Choice (excerpts attached), the following issue areas are identified:

- The Consolidated Plan (ConPlan) has targeted the upgrading and improvement of older neighborhoods; Portage Trail Village was constructed in 1967. The ConPlan also has as a strategic component to increase the availability of affordable rental housing.
- 3,333 elderly households make up 41% of all households at or below 80% MFI.

- 48% of all elderly rental households at or below 80% MFI pay more than 30% of their monthly income for housing costs.
- 25% of the Cuyahoga Falls population is over 55
- Portage Trail Village is located in Cuyahoga Falls Bailey-Munroe Falls District, a district which has 47% of the city's rental units
- Bailey-Munroe Falls District also has the highest median rent
- Just under one third (31%) of the rental properties in the Bailey-Munroe Falls District are below 30% of the median rent
- The Analysis of Impediments reflects a stasis in many bureaucratic initiatives to increase availability to fair and affordable housing

In the "**Analysis of Impediments to Fair Housing Choice**" compiled by the City of Cuyahoga Falls (see attached), the following impediments are identified:

1. Illegal housing discrimination
2. Access to affordable housing and supportive services
3. Development of low income housing units within City limits

*This project as proposed by Portage Trail Village addresses the above issues as follows:*

- In these units, which are privately owned, very low income elders pay a very small amount of their gross income for rent
- The proposed rehabilitation will provide state of the art assisted living housing
- Project-based rental assistance is provided for the residents to allow the rent to remain affordable.
- Affordable, assisted living services are provided to elders in need of those services
- While these units will be open to all qualified elders, those living right now in the units for independent elders will be able to move a short distance to units providing supportive services when the residents become ever more frail. The elders will not need to acclimate /'break in'/get used to a new neighborhood.

As referenced in the attached letter from Barbara E. Riley, Director of the Ohio Department of Aging, Ms Riley states "Affordable assisted living services are very much needed in the State of Ohio." Ms. Riley's letter provides supportive quantification for the positive impact the proposed 39 assisted living units @ Portage

Trail Village would have on the low income elderly population in the Cuyahoga Falls area.

- (3) *The level of your participation in the processes, including active involvement with any neighborhood-based organizations, association, or any committees that support programs and activities that enhance projects or the lives of residents of the projects, such as the one proposed*

Portage Trail Village seeks to be an active participant in the planning process and in helping Cuyahoga Falls address and achieve the goal and objectives as identified in the 2009-2013 Consolidated Plan.

As detailed in various sections of this application, Portage Trail Village is actively involved with several area organizations as a member of the Cuyahoga Falls Chamber of Commerce, and a member of AAHSA. The facility serves as a polling place/location; it hosts monthly Alcoholics Anonymous meetings. It's residents are strongly linked into the community, several of them volunteer at local churches and community events and many of the population's leaders are active in the coalition "Tuff Stuff", a group of representatives from local agencies who work with seniors and persons with disabilities to improve their access to services.

The previously mentioned comment of Ms Riley, and the accompanying letters from Joseph L. Ruby, the President & CEO of the Area Agency on Aging 10B, Minister Brazle, Senator George V. Voinovich, and several residents of Portage Trail Village indicate the level of need and support for this initiative and effort to develop assisted living housing for the very low income elderly in the community. These men and women, as well as others, can be assured National Church Residences, the original sponsor and parent company of Portage Trail Place, stands ready to support the efforts of the City of Cuyahoga Falls to better serve the elderly in their population.

Attached to this exhibit is the referenced Consolidated Plan segments, the referenced Analysis of Impediments, and the letters of support from the various organizations and City and County officials listed above.





Susan L. Truby  
*Director*

## City of Cuyahoga Falls

Community Development Department  
2310 Second Street  
Cuyahoga Falls, Ohio 44221  
Phone: 330/971-8135  
Fax: 330/971-8366



Jennifer L. Syx  
*Deputy Director*  
Fred R. Guerra, AICP  
*Planning Director*

October 12, 2009

Ms. Cathy Petracone  
GDA Assisted Living Consultants, LLC  
167 Dwight Road, Suite 302  
Longmeadow, MA 01106

RE: Portage Trail Village Phase II - Assisted Living Conversion Program  
Cuyahoga Falls, Ohio

Dear Ms. Petracone:

The proposed project, Portage Trail Village Phase II addresses the following impediments to fair housing as stated in this community's Analysis of Impediments to Fair Housing Choice (AI) and Consolidated Plan:

- Improve Services for Low Income Persons;
- Increase the quality of neighborhood facilities for low income persons; and
- Promote affordable housing in the community.

Additionally, the project also addresses the following needs that are identified in this community's Consolidated Plan:

- Need for affordable elderly housing as 16% of the City's population is over 65 and 41% of the elderly are below 80% MFI;
- Need for supportive housing for the elderly so they may relocate to housing where they can continue to be independent; and
- Need for affordable housing that is affirmatively marketed for homeowners below 80% MFI, wishing to downsize and still remain independent.

Sincerely,

Denise A. Bell  
CDBG Entitlement Administrator

Enc. - HUD-2991

# Certification of Consistency with the Consolidated Plan

U.S. Department of Housing  
and Urban Development

I certify that the proposed activities/projects in the application are consistent with the jurisdiction's current, approved Consolidated Plan.  
(Type or clearly print the following information:)

Applicant Name: National Church Residences of Cuyahoga Falls, Ohio

Project Name: Portage Trail Village

Location of the Project: 45 Cathedral Lane

Cuyahoga Falls, OH

Name of the Federal  
Program to which the  
applicant is applying: US Dept. of HUD Assisted Living Conversion Program

Name of  
Certifying Jurisdiction: City of Cuyahoga Falls

Certifying Official  
of the Jurisdiction  
Name: Susan L. Truby

Title: Community Development Director

Signature: 

Date: October 13, 2009



# City of Cuyahoga Falls Consolidated Plan



## 5-Year Strategic Plan (2009-2013)

Cuyahoga Falls Development Department  
2310 Second Street  
Cuyahoga Falls, Ohio 44221  
330-971-8135

Consolidated Plan Management Process		Grantee Information Worksheet	
CPMP Version 2.0			
City of Cuyahoga Falls		UOG: OH391320 CUYAHOGA FALLS	
2310 2nd Street		Organizational DUNS-943867424	
Cuyahoga Falls		Community Development Department	
Ohio	44221	Country U.S.A.	
Summit County, Ohio		Program Year Start Date - 07/09	
Employer Identification Number (EIN): 34-6000818			
Applicant Type:		Local Government: City	
Person to be contacted regarding this application:			
Susan	L.	Truby	
Director of Development	330-971-8142	330-971-8366	
trubysl@cityofcf.com	www.cityofcf.com		
<p>"To the best of my knowledge and belief, all data in this application are true and correct, the document has been duly authorized by the governing body of the applicant, and the applicant will comply with the attached assurances if the assistance is awarded." Please update the date with each new Action Plan and CAPER submission.</p>			
Name: <i>Susan L. Truby</i>		Date: 05/13/09	
Title: Director of Development		(MM/DD/YY)	

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 Affordability of Decent Housing  
 Sustainability of Decent Housing  
 Availability/Accessibility of Suitable Living Environment  
 Affordability of Suitable Living Environment  
 Sustainability of Suitable Living Environment  
 Availability/Accessibility of Economic Development  
 Affordability of Economic Development  
 Sustainability of Economic Development  
 Neighborhood Revitalization  
 Other

## **SECTION 4 - FY2009 ANNUAL ACTION PLAN**

## **5 YEAR STRATEGIC PLAN EXECUTIVE SUMMARY**

### **STRATEGIC ACTIVITIES**

Between 2009 and 2013, the City of Cuyahoga Falls will target CDBG Entitlement funds for four main activities:

- Housing rehabilitation for low to moderate households
- Infrastructure replacement in low to moderate-income neighborhoods
- Jobs creation for low to moderate-income persons within the City
- Sustainable and Smart Growth activities in targeted redevelopment areas, including brownfield and green construction projects

#### **Housing Rehabilitation**

The City will assist low to moderate income homeowners make code and essential housing improvements. Funds will be available in deferred and low interest loans, emergency grants and loans, matching grants, first time homebuyer down payment assistance and paint reimbursements. The maximum loan amount will be \$30,000. Code deficiencies must be addressed prior to funding other home improvements. The City will make at least 5 loans per year. The City will also require energy star equipment, high efficiency replacement products and sustainable materials whenever possible. The City will target the following census block groups: Cuyahoga River Area - 520101-1, 520101-5, 520101-4, 520101-6, 520202-1, 520202-2, 5202202-4; Bailey-Munroe Falls Area -- 520101-2; State-Portage Trail Area -- 520303-5, 520500-1; and the Northampton Area -- 508000-2, 508000-3, 532900-1.

#### **Infrastructure Development**

The City will target infrastructure improvements in the South Village, East Village and Gorge Terrace neighborhoods. The neighborhoods are located in low-to-moderate income block groups.

- South Village - Prospect Street Connector is a new street being constructed to provide public access to the newly constructed 2-acre urban park, High Bridge Glens Park, and the Cuyahoga River for residential neighborhoods to the west and construction of a new mixed use redevelopment project in the Cuyahoga River Area Brownfield District, which will provide commercial space, senior tax credit apartments and market rate condominiums.
- Gorge Terrace Neighborhood -- Francis Avenue, Arcadia Avenue and 6<sup>th</sup> Street, from Horace Avenue to Francis Avenue will be totally reconstructed with new road surface, curbs, underground utilities, sidewalks and street trees.
- East Village Neighborhood -- Stone Street from Broadway East to Munroe Falls Avenue and Germaine Street, from Cook Street to Portage Trail will be totally reconstructed with new road surface, curbs, underground utilities, sidewalks and street trees.

The Department of Housing and Urban Developments

CDBG funds will also be used for engineering and the City may incorporate sustainable principles such as natural drainage, larger street trees and porous materials when replacing this street.

### **Economic Development**

The City will continue a job creation program by providing loan and economic development incentives. The goal is to create at least four (4) jobs each program year. Small local business expansions will be targeted. In addition, the city will target businesses desiring to use funds for new equipment and exterior building and site improvements.

### **Sustainable and Green Activities**

This Consolidated Plan will promote sustainable redevelopment. In doing so, the following activities may be undertaken, in part, with CDBG funds:

- creating housing opportunities and choices for residents;
- creating walkable neighborhoods;
- encouraging community and stakeholder collaboration;
- fostering distinctive, attractive communities with a strong sense of place;
- making development decisions predictable, fair and cost effective;
- creating mixed use development;
- preserving open space, farmland, natural beauty and critical environmental areas;
- providing a variety of transportation choices;
- redeveloping brownfield areas;
- strengthening and directing development towards existing communities; and
- taking advantage of compact building design.



## ***CUYAHOGA FALLS 5-YEAR STRATEGIC PLAN***

- Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
- Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
- Identify any obstacles to meeting underserved needs (91.215(a)(3)).

### **MISSION**

The City of Cuyahoga Falls Community Development mission is to direct Community Development Block Grant (CDBG) funds to low to moderate income neighborhoods for housing rehabilitation, infrastructure enhancement and for job creation activities. CDBG funds will be used as a stimulus to leverage private investment.

### **TARGETED GEOGRAPHIC AREAS**

The City will target CDBG funds within the four (4) local planning areas and within the low to moderate income block groups in each planning area.

#### **Local Planning Area**

The four (4) planning areas are:

- The Cuyahoga River Area (CR)
- The State-Portage Trail Area (SPT)
- The Bailey-Munroe Falls Area (BMF)
- The Northampton Area (NH)

In addition, each planning area is divided into districts, centers and neighborhoods (See Table 1 and Figure 2). This plan will provide information about each area and propose improvement strategies for the districts, centers and neighborhoods.

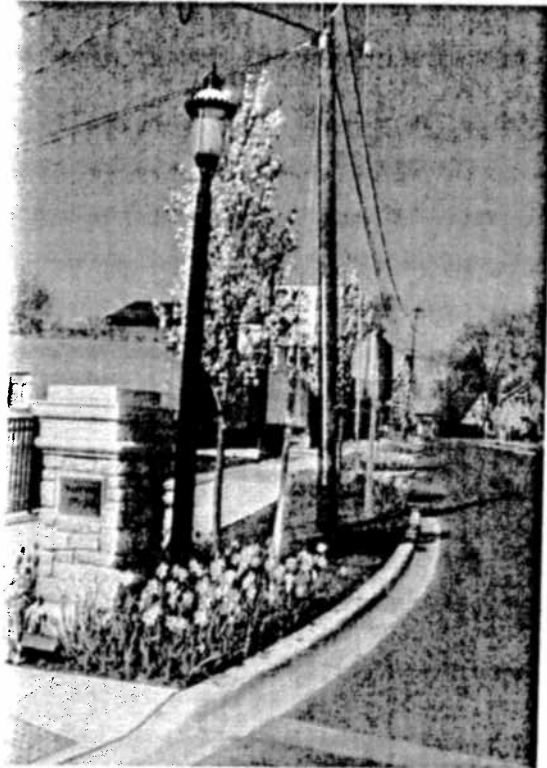


Figure 1 - Chestnut Crossings Neighborhood Center (2005 CDBG Project) in the Cuyahoga River Planning Area

**Cuyahoga River Area**

The Cuyahoga River Area is the most urban area of the City. It was primarily developed in the late 1800's and early 1900's. The Cuyahoga River, one of fourteen National Heritage Rivers, runs through the middle of this Area. The Cuyahoga River Area is made up the Cuyahoga River Employment District, the Downtown, East/North/South Villages, Chestnut Crossings, mixed-use centers and five (5) neighborhoods. This area is also the densest part of the City. Figure 3 identifies Cuyahoga River Area districts, centers and neighborhoods.

**Bailey-Munroe Falls Area**

The Bailey-Munroe Falls Area was developed primarily after World War II. This area is categorized as sub-urban in the land use continuum. The Area is made up of the Howe Avenue Commercial District, the Orlen Industrial District, the Bailey mixed-use center, six (6) residential neighborhoods of which, Studio City and Buckingham Gate are large multi-family neighborhoods. Most single-family housing was constructed between 1950 and 1970 and most multi-family housing was constructed between 1970 and 2000. Owner-occupied and renter-occupied housing is almost evenly split. The Howe Avenue District is the only regional shopping area in the city. Figure 4 identifies Bailey-Munroe Falls Area districts, centers and neighborhoods.

**State-Portage Trail Area**

The State-Portage Trail Area is categorized as urban and sub-urban in the land use continuum. However, it is urban at its eastern edge and somewhat rural at its northern end. The Area consists of State Road, Graham Road and Portage Trail, the Cuyahoga Valley Employment and Northampton Employment Districts, five (5) mixed-use centers—Lincoln, Lions, Linwood, Sackett, and Schumacher Valley mixed-use centers and nine (9) neighborhoods. The Area has very diversified housing stock, being constructed between the 1920's and 2000. There is almost no industrial use in the Area with an older strip-type commercial development along State Road, which will be demolished in the summer of 2009 and privately redeveloped. The State-Portage Trail is the largest of the four planning areas. Figure 5 identifies State-Portage Trail Area districts, centers and neighborhoods.

**Northampton Area**

The Northampton Area is categorized as sub-urban and rural in the land use continuum. It is very rural in the National Park area, mostly suburban in the area between Northampton Road and State Road and a mixture of industrial and undeveloped land between State Road and the Stow corporation line. The area consists of the Northampton, the Cuyahoga Valley Employment and the Cuyahoga Valley National Park Districts, the French's Mill, Wyoga Lake, Tamsin Square and Steels Corners mixed-use centers and the Northampton Center Hamlet and nine (9) neighborhoods. Figure 6 identifies Northampton Area districts, centers and neighborhoods.

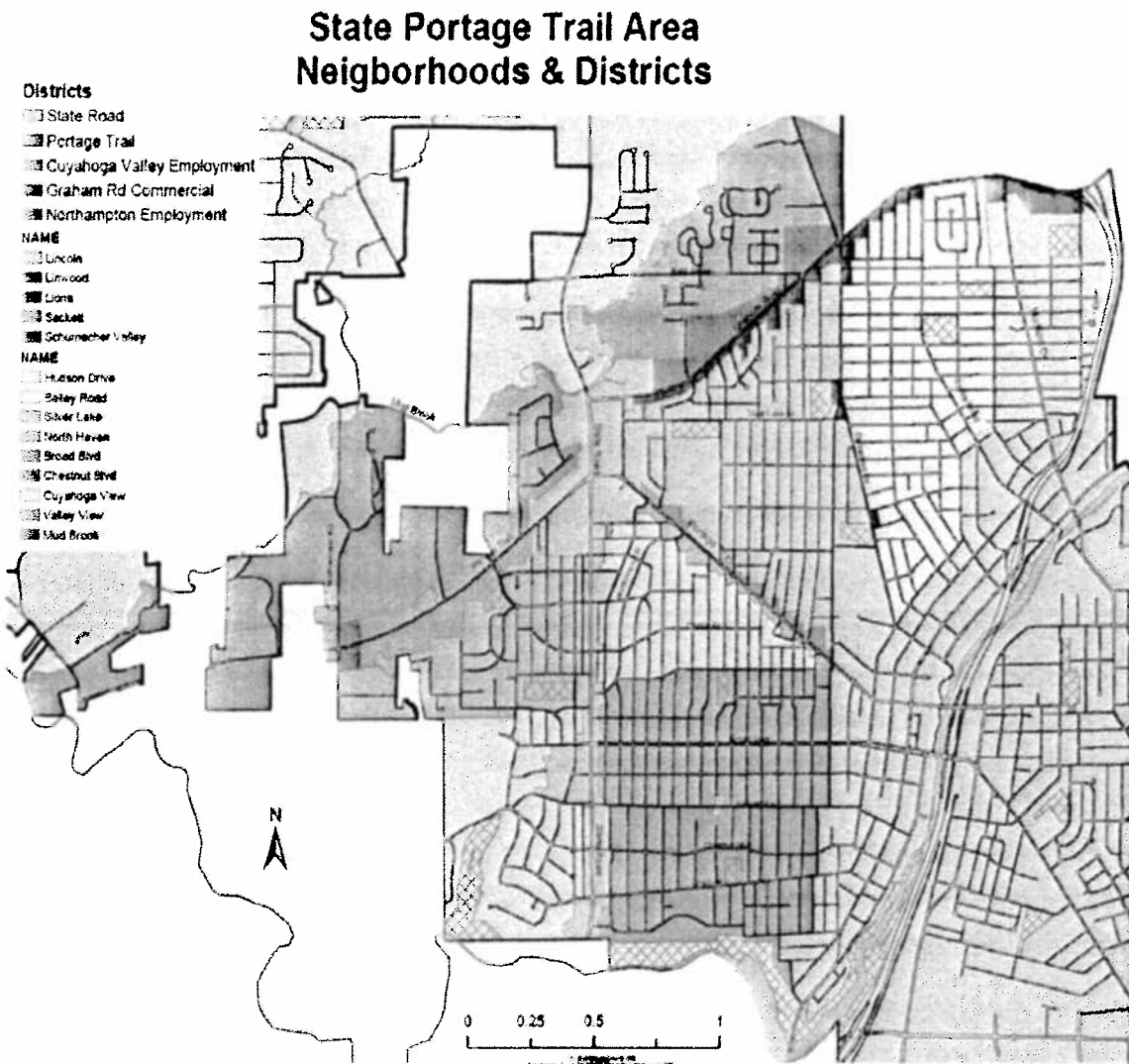


Figure 5 – State-Portage Trail Area & Neighborhoods

### Low to Moderate Income Block Group Areas

There are thirteen (13) census tract block groups categorized as low to moderate income within the City. Seven (7) are located in the Cuyahoga River Area, two (2) are in the Bailey-Munroe Falls Area, three (3) are located in the State-Portage Trail Area and three (3) are in the Northampton Area. Two census blocks cross over two planning areas. The City designates low to moderate income areas where 41.2% of the population is low to moderate income<sup>1</sup>. These block group areas will be targeted for CDBG funding.

Table 2 provides more information about these census block groups, while Figure 7 illustrates the census blocks.

Table 2 -- Low moderate Income Census Block Groups

PLANNING AREAS	TRACT	BLKGRP	PMOD <sup>2</sup>	PLOW <sup>3</sup>	PVLOW <sup>4</sup>	LOWMODPCT
Cuyahoga River	520101	1	960	580	340	47.7
Cuyahoga River	520101	5	413	136	45	48.2
Cuyahoga River & Bailey-Munroe Falls	520101	4	530	308	185	46.1
Cuyahoga River	520101	6	303	199	105	54.0
Cuyahoga River	520202	1	656	579	385	85.9
Cuyahoga River	520202	2	609	221	90	48.2
Cuyahoga River & State-Portage Trail	520202	4	460	217	69	41.2
Cuyahoga River Area Totals			3471	2023	1150	55
Bailey-Munroe Falls	520101	2	340	183	110	43.5
Bailey-Munroe Falls Area Total			340	183	110	43.5
State-Portage Trail	520300	5	416	272	157	43.7
State-Portage Trail	520500	1	287	88	17	42.8
State-Portage Trail Area Totals			703	360	174	43.3
Northampton	508000	2	19	0	0	100.0
Northampton	508000	3	24	24	0	55.8
Northampton	532900	1	548	219	145	49.8
Northampton Area Totals			591	243	145	68.5

<sup>1</sup> This is a Community Development Block Grant criterion. The city has received a grantee exception for this criterion, which is normally 51%.

<sup>2</sup> PMOD is families and non-families that are below the moderate income threshold for the area

<sup>3</sup> PLOW is families and non-families below the low-income threshold for the area.

<sup>4</sup> PVLOW is families and non-families that are below the very low-income threshold for the area.

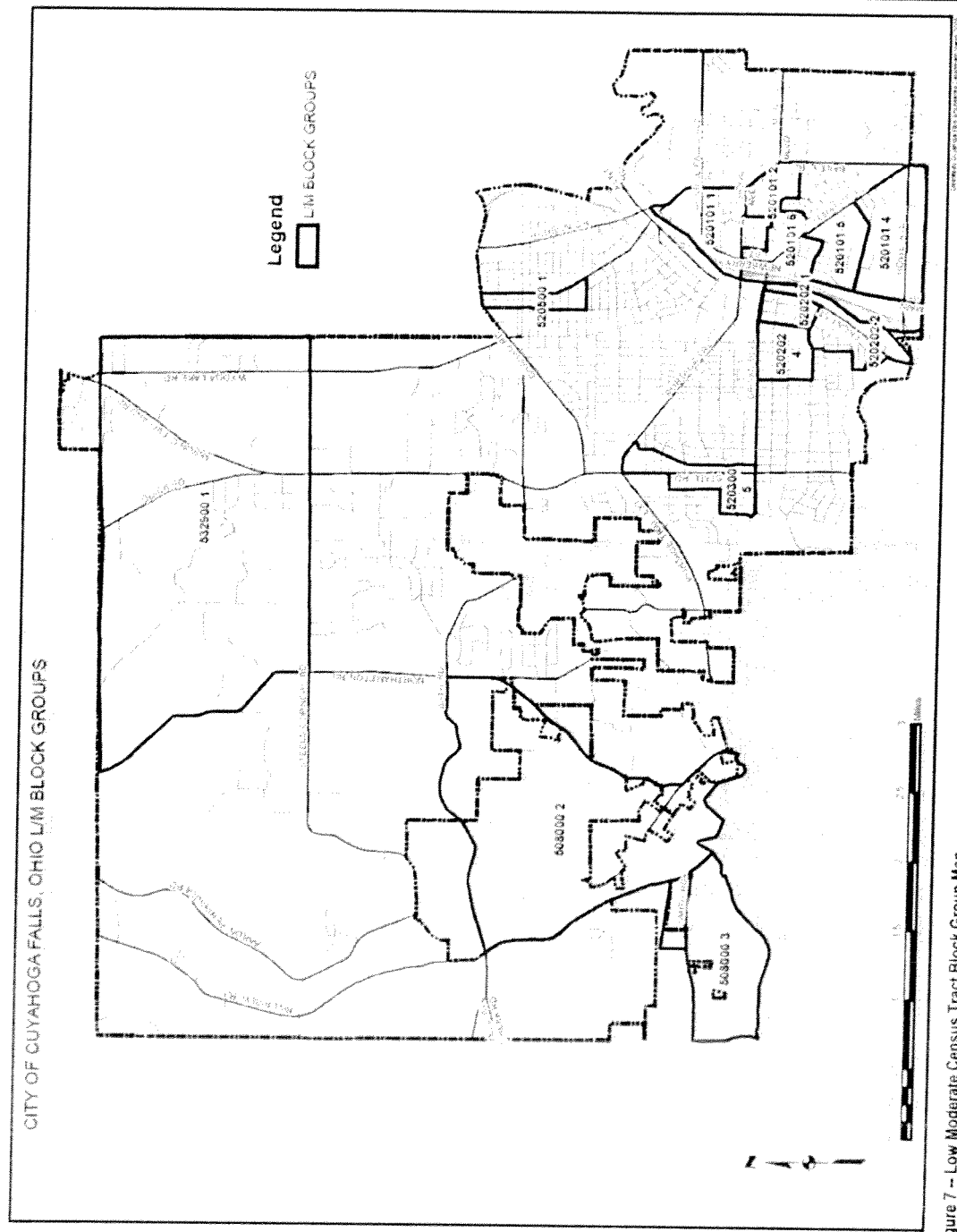


Figure 7 -- Low Moderate Census Tract Block Group Map

- Increasing housing opportunities and rehabilitation for households at or below 80% of MFI. New rental elderly and small family housing will receive consideration. Also, additional housing rehabilitation is needed for large family owner-occupied households in all four planning areas will be targeted.